

NOVEMBER 1, 1999 \$3.50

www.time.com

INTERVIEW
GORE BLASTS BRADLEY
HOW TRUE IS THE INSIDER?

TIME



Low-Carb Diets

Meat-loving, bread-banning regimes are the rage.
Do they work? Are they healthy? Here's the skinny.



A silver Volvo S40 is shown from a side profile, parked on a dirt or gravel surface. The car is positioned under the large, dark concrete arches of a bridge. In the background, a city skyline with several buildings is visible across a body of water under a cloudy sky. The lighting is dramatic, with strong shadows and highlights.

THE S40. VOLVO IN A SUPER CONCENTRATED FORMULA.

INTRODUCING THE NEW VOLVO S40. PROOF THAT A SMALLER CAR NEEDN'T BE A LESSER CAR. A 160-HP TURBO-CHARGED ENGINE. SIX-SPEAKER AUDIO SYSTEM (SIX-DISC CD CHANGER OPTIONAL). FOUR-WHEEL DISC BRAKES WITH

www.volvocars.com or 1-800-550-5658 MSRP of vehicle shown with optional metallic paint is \$23,300. Price does not include tax, title and destination charges.

VOLVO
for life



© 1999 Volvo Cars of North America, Inc. "Volvo for life" is a registered trademark of Volvo. Always remember to wear your seat belt.

ABS. AUTOMATIC TRANSMISSION. WHIPLASH PROTECTION SEATING SYSTEM. DUAL THRESHOLD FRONT AIR BAGS. SIDE
IMPACT AIR BAGS WITH HEAD AND CHEST PROTECTION. OK, HOW MUCH? **NICELY AND SAFELY EQUIPPED FROM \$22,900.**

**BLAH, BLAH, YAK, YAK,
YADA, YADA, YADA.**

**COMPAQ KEEPS
THE WORLD'S TOP 35
TELCOS TALKING.**

"Come here, Watson." The immortal words of Alexander Graham Bell. The world hasn't been able to shut up about it ever since. Every day billions and billions of phone calls are connected. Smoothly. Effortlessly. Thanks in no small part to Compaq. Telcos depend on Compaq NonStop™ eBusiness Solutions for both reliability and scalability. That's incredibly important by the way. Enough so that even we can't shut up about it. To find out more, click on www.compaq.com/NonStop.

24x7x COMPAQ



Two Visions: Gore and Bradley offer big—but differing—plans (see NATION)



Eat Fat, Stay Fit: Promises that you can lose weight but still have those sinful foods (see COVER)



The Insider: Al Pacino plays a real life whistle blower (see THE ARTS)

AMERICAN SCENE: How'd a bank get so rich in a poor town?...	6
NOTEBOOK	31

NATION

CAMPAIGN 2000: Who's the Better Democrat?	42
Bradley goes after his party's heart with big spending ideas	
Interview: Gore comes out swinging.....	44
THE FIRST LADY: Oh, Brothers!	46
Tony and Hugh Rodham reflect on having connections	
Viewpoint: Matthew Cooper on the importance of being real.....	48
CAMPAIGN FINANCE: The Fruit of the Loom Squeeze	50
The company is spending big to get a deal on its imports	
The McCain Irony: How reform's champion rakes in bucks.....	50

WORLD

INDONESIA: The Odd Couple	54
A blind Muslim cleric and a political princess take office	
IRAN: A Reformer on Trial	56
Hard-liners try to silence a critic who threatens their power	
SOUTH AFRICA: Rape of the Beloved Country	59
In the post-apartheid era, the outcry is over sexual assault	

BUSINESS

ADVERTISING: Old Media's Net Gains	60
Desperate for attention, dot.coms lavish cash on print and TV	

SOCIETY AND SCIENCE

RELIGION: Jerry Falwell's Turnaround	62
The fire-breathing evangelist reaches out to gays and lesbians	
EDUCATION: High Stakes Tutoring	68
Are Achieva's intense prep programs a good thing?	
The Founders: Passion and profits	70
COVER: Come on In! The Food's Great!	72
Red meat and cream cheese are back on dieters' menus again	
but just how safe are all those low-carb regimens?	
Convert? How one doctor looks at the current diet fad.....	80

PALEONTOLOGY: Free Woolly!	82
Frozen for 20,000 years, an Ice Age mammoth may rise again	
Space: Trying to make sense of those mystery bursts.....	82
Fossils: New finds in Madagascar may be the oldest dinos.....	83
MEDICINE: A Hint of Hope in the Alzheimer's Battle	84
Scientists find an elusive enzyme that could lead to a drug	
Behavior: Is this where the brain decides right from wrong?.....	84
IDEAS: Horton Heared a Who!	86
Steven Pinker on kids, verbs and the irregular mind	
SPORT: Battle for the Decade	88
Why the Yankees and the Braves are the best teams in baseball	
Talking with Torre: An interview with the Yankee manager.....	88
DIVIDING LINE: Jack White on battling racism in advertising.....	90

THE ARTS

CINEMA: How much of <i>The Insider</i> should we believe?.....	92
Hollywood's new addition: Russell Crowe.....	95
The Omega Surprise: An evangelical hit.....	99
TELEVISION: <i>The Early Show</i> gears up for a coffee clash.....	101
BOOKS: Colette—elusive and still fascinating.....	104
THEATER: <i>Saturday Night Fever</i> shows off its moves.....	104
MUSIC: Rage Against the Machine's magnificent noise.....	107
SHORT TAKES: Diggs' <i>Best Man</i> ; nothing like this Dame.....	108
Q+A: John Malkovich gets into his own head.....	108

PERSONAL TIME

YOUR TECHNOLOGY: Chris Taylor on cable modem hackers.....	112
YOUR FAMILY: Amy Dickinson gets the kids off to college.....	115
YOUR MONEY: Daniel Kadlec dissects stockholders.....	116
YOUR HEALTH: Dr. Ian K. Smith on cell-phone cancer scares.....	118
PEOPLE: Mary and Rhoda together again; celebrity authors.....	120
ESSAY: Mark Leyner reveals his Y2K-eve plans.....	122

COVER: Photograph by Cynthia Stern. *Bun from Great American Stock digitally added*

TIME (ISSN 0040-781X) is published weekly except for two issues combined into one at year end and occasional special or double issues for \$67.33 per year by Time Inc. Principal Office: Time & Life Building, Rockefeller Center, New York, N.Y. 10020-1399. Don Logan, Chairman, CEO; Richard Atkinson, Treasurer; Robert E. McCarthy, Secretary. Periodicals postage paid at New York, New York, and at additional mailing offices. © 1999 Time Inc. All rights reserved. Reproduction in whole or in part without written permission is prohibited. TIME and the Red Buller Design are protected through trademark registration in the United States and in the foreign countries where TIME magazine circulates. **Subscribers:** If the postal service alerts us that your magazine is undelivered, we have no further obligation unless we receive a corrected address within two years. **POSTMASTER:** Send address changes to TIME, P.O. Box 30601, Tampa, Florida 33630-0601. For subscription queries, call Customer Service at 1-800-843-TIME between 7 a.m. and midnight EST, Monday through Friday; 8:30 a.m. and 7:00 p.m. EST, Saturday. For expedited service, call between the hours of 2:30 p.m. and 6:30 p.m., Tuesday through Thursday. Mailing List: We make a portion of our mailing list available to reputable firms. If you would prefer that we not include your name, please call or write us at P.O. Box 60021, Tampa, Florida 33630, or send us an e-mail at privacy@time.com/customer-service.com.



© 1999 Charles Schwab & Co., Inc. All rights reserved. Member SIPC/NYSE. (1099-6190)

schwab.com creating a world of smarter investors™

**How smart
can you get
about online
investing?**

**That
depends
on your
teacher.**



In the last month alone, Schwab has taught thousands of people how to become smarter online investors.

And we can teach you, too. How? Through in-branch WebShops™ at more than 300 Schwab locations nationwide, where Web-savvy investment specialists can answer your questions face to face. And show you how to use a world of online research, planning, and trading tools. Once you've discovered for yourself the convenience and ease of schwab.com, it's easy to see why we're the online leader, with more customers, assets, and trades than any other online brokerage site.

To reserve a space in one of our nationwide WebShops, just give us a call at 1 800 9-SCHWAB.

Charles Schwab

Timothy Roche/Keystone, W.Va.

Poor Town, Rich Bank

How did a lender get so wealthy—and then go bust—in an Appalachian hamlet?



RIMMED BY STEEP ridges and mountain shanties, the hamlet of Keystone, W.Va. (pop. 627), looks like a movie set left over

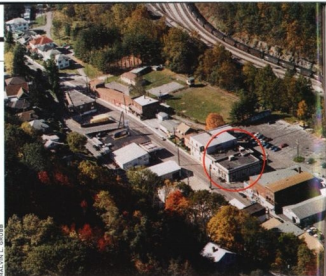
from *Coal Miner's Daughter*. Main Street, all four blocks of it, has not a single traffic light. Yet the local bank in recent years has boasted one of the highest profit margins in the U.S., and reached \$1 billion in assets in 1998. You might wonder how such a bank could thrive in one of the poorest counties in the U.S. And you'd be in good company, because bank examiners and the FBI wondered too.

On Oct. 15, federal agents issued a warrant for the arrest of Terry Church, 46, the flamboyant, Harley-riding president of Keystone Mortgage Co., a subsidiary of First National Bank of Keystone. The agents excavated hundreds of cartons of mortgage documents buried in a corner of Church's mountaintop ranch. They alleged that she and one of her company's vice presidents, Michael Graham, obstructed bank regulators who were investigating a fraudulent scheme that left First National insolvent and forced bank regulators to take it over on Sept. 1. The bank's losses are expected to cost the Federal Deposit Insurance Corporation some \$800 million—the largest loss since the savings-and-loan crisis of the early 1990s.

It's the most excitement anyone here can remember since the days when the brothels and taverns of Keystone lured coal miners on payday and when trains stopped here

to give G.I.s one last fling on their way to World War I. But the town's most enduring legend is its 95-year-old bank. As it boasts on the side of its building, the institution is "time-tried, panic-tested," a survivor of the Great Depression.

In 1977 the bank had only \$15 million in deposits. Then along came a miserly Pittsburgh, Pa., financier named J. Knox McConnell, who drove an old Buick and wore threadbare suits but was worth \$23 million. He hired only women—"Knox's Foxes," they were called—to discourage distracting office romances. His long-time companion was Billie Cherry, a woman who worked for him. Cherry and her friend



First National Bank of Keystone, circled, had \$1 billion in assets

Terry Church followed Knox from Pittsburgh to Keystone. The bank moved aggressively into the national market for "subprime" home-equity loans, which are riskier than first mortgages but generate higher interest payments. Keystone was earning about 5% profit on its assets—more than double the industry average—by the time McConnell died in 1997.

Cherry took over as bank president. Church, who, with her husband Hermie has a collection of two dozen Harley-Davidsons, became president of Keystone Mortgage. The trio own almost every business in town, including the hardware store, gas station and motorcycle-repair shop. The bank's \$400,000 in annual taxes provide two-thirds of the town's revenue.

It all began tumbling down, though, after the subprime lending market collapsed last year, leaving the bank undercapitalized. Federal regulators came to review the books but were overwhelmed by chaotic records that filled much of the bank, a warehouse and an old schoolhouse.

In August, according to an FBI affidavit, Keystone executive Graham supervised several men

who hastily hurled boxes of records from a third-floor window into a truck owned by Hermie Church's construction company. Several truckloads of records were buried in a 100-ft.-long trench on the Churches' ranch. By the time bank auditors found out, the trench had been disked and seeded.

The drama heightened last week after Church paid \$2.5 million bail and was confined to her ranch. Cherry has not been charged, but is offering something of a hillbilly defense around town, claiming auditors have attempted to oust her and Church because the women are not Ivy Leaguers.

That plays to local resentment of federal agents, which is running high, in part because almost everybody will suffer from the bank's shutdown. The town government has already laid off a third of its workers, including the town manager, and is down to two police officers. During the town-council meeting last Thursday, Cherry, who is also mayor, doubled her fists and vowed that if anyone tried to make her resign her city post, "I'll give 'em some knuckle puddin'." She had a request for the council. Now that she has lost her job and her \$4 million in bank stock is worthless, she would like a permit to open a bakery.



Terry Church, with attorney, top, was charged with obstruction. Also charged was Michael Graham, above right. Billie Cherry is bank president and mayor

“I’ll give ‘em some knuckle puddin’.” —MAYOR BILLIE CHERRY, on anyone who would ask her to resign


Help

**for your
favorite school
is just
a click
away**

target.com



You want easy? Target has donated \$10 million to schools so far this year.

If you want your school to get in on the action, just visit www.target.com. There you can sign up for a Target Guest Card[®]; if you don't have one already. Then all you have to do is designate any eligible K-12 school. After that, we'll donate an amount equal to 1% of every purchase you make with the Target Guest Card. For details, visit www.target.com. Or, if you prefer to push buttons, call 1-800-316-6142. 

©1999 Dayton Hudson Corporation. The Target Guest Card is a credit card issued by Retailers National Bank, an affiliate of Target. Subject to credit approval. Some restrictions apply to 1% donation. The Bull's-Eye Design is a registered trademark of Dayton Hudson Brands, Inc. All rights reserved.

target.com



Is there evidence of telepathy between twins?

Search

ALTAVISTA

A photograph of a person sitting on a dark metal park bench. The person is wearing a light-colored skirt and dark Mary Jane shoes. The bench has several horizontal slats, and green leafy plants are growing through the gaps between them. The background is a dense wall of similar green foliage.

Is there evidence of telepathy between twins?

Search

ALTAVISTA

altavista: smart is beautiful

altavista.com

LETTERS



The Laser Fix

“I am not recommending this procedure. History will teach us that the cornea is not a structure we can mess around with.”

CLAYTON Y. GUSHIKEN, O.D.
Honolulu

THANK YOU FOR THE WONDERFULLY BALANCED article on laser surgery to reshape the cornea and help improve vision [HEALTH, Oct. 11]. As a cornea-trained ophthalmologist who performs LASIK, I am always concerned that patients will have unreasonably high expectations because they have heard only the “good side” of the surgery. Although the results are impressive, we are currently not able to achieve more than a 60% to 70% portion of 20/20 vision because of the range of biological variation in the general population. Not all people correct predictably after a given amount of applied

laser energy. Remember, the goal of LASIK is not necessarily to eliminate glasses but to decrease (often dramatically) dependence on them.

DEAN HU, M.D.
Honolulu

GREAT STEPS FORWARD IN TECHNOLOGY and medicine—the LASIK procedure is undoubtedly one of them—will always carry some risks. Our patients need accurate information like your report in order to make an informed decision.

JEFFREY D. NIGHTINGALE, M.D.
New York City

MY EYESIGHT BEFORE LASIK WAS ABOUT 20/900—which amounts to being legally blind. Three weeks after LASIK, I am at 20/50. I’m using artificial tears pretty regularly, but I am thrilled that I can see what I could not before. Was I expecting better? Sure! Am I satisfied? You bet!

LARRY JOACHIM
Sugar Land, Texas

MUCH OF WHAT HAS BEEN WRITTEN ABOUT LASIK has hyped the procedure without addressing the potential risks. I had LASIK done two years ago, and my vision improved afterward. But gradually it deteriorated, and the dry-eye syndrome set in. Luckily my vision can still be corrected with glasses, which I wear for driving and movie viewing. Look long and hard before you leap. The facts can be disguised by the enthusiasm.

ELAINE ULACKAS
Vero Beach, Fla.

I WAS ABLE TO READ YOUR ARTICLE SANS glasses after going from 20/200 with an astigmatism to 20/15 in both eyes, thanks to LASIK. Was it uncomfortable? Slightly. Is it amazing? Absolutely. To be able to see my children in the water at the beach is truly wonderful. Could I afford it? No way. So to my incredible mother who



Don't leave the century without them.SM

Use American Express[®] Travelers Cheques as a safe alternative to cash this New Year. They're easily replaced if lost or stolen, usually within 24 hours, and are accepted year in and year out the world over. Call 1-888-211-5186 for more information.



Travelers
Cheques

altavista: SEARCH

Search | Live | Shopping | Local | Free Access | E-mail

Every day, our search engine receives over 25 million questions as unique and diverse as the individuals doing the asking. So how do we provide the smartest, most relevant and most useful answers?

We start with experience. Four years ago, we built the Internet's original search engine. Since then, our index has grown to let you search more than 90 percent of sites on the Web.

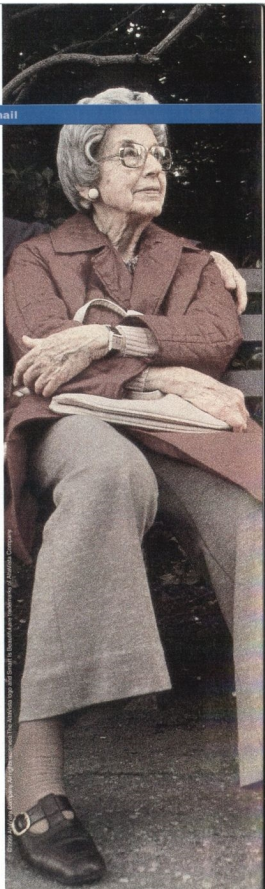
Next, we offer each of you diverse individuals the Internet's largest, most diverse multimedia index for searches of specific images, video footage or audio files.

You can even pose search questions and view results in 30 different languages.

And whatever search path you choose, you're more likely to find precisely what you're looking for on the first page of our results. No matter how unique your question might be.

smart is beautiful

altavista.com



© 2000 Altavista Company. All rights reserved. The Altavista logo and name are trademarks of Altavista Company.



Now there's a process that puts dealers and their dealerships under the microscope so you don't have to. • Introducing Five Star. An all-new certification process that totally redefines the way cars and trucks are sold and serviced. • This innovative 21-point process scrutinizes every aspect of the car-buying experience, from the way salespeople talk to the way service people listen. It carefully looks at what each person in the dealership does, how they do it and, most important,

Jeep is a registered trademark of DaimlerChrysler.

How we look at every Five Star dealer.

how they can do it better. • Five Star is a process so rigorous and with such high standards that, of all the dealerships that apply, only the best make the cut. • So go ahead. Take a closer look at a Five Star certified Chrysler, Plymouth, Jeep, or Dodge dealer. For more information or the dealer nearest you, call 1-800-677-5-STAR or visit www.fivestar.com on the Internet. You'll like what you see—but only where you see the Five Star sign. **Five Star. It's Better. We'll Prove It.**



hollywood



THE MILLENNIAL EDGE



As usual, Jesse Ventura and his exploits—most recently his provocative remarks on religion, sexual harassment and the Governor as

king—generated a lot of flak from our readers (VIEWPOINT, Oct. 11). John B. Giuliani of West Redding, Conn., saw it this way: "It isn't Jesse Ventura's fault that Minnesota has a dumbbell for a Governor; it's the fault of the dumbbells who voted him in." Helen W. Joffe of Hamilton, Ohio, judged that "Ventura has been elected to the wrong position. He shouldn't be the Governor; he should be a court jester." But Nick Henry, a "proud Minnesotan" who now lives in Denver, sees unappreciated strengths in the Body's style. "Being brash, enigmatic, contradictory, inflammatory, myopic, egotistical, controversial and confounding," Henry reckons, "are talents that befit a professional wrestler and a political candidate alike." Predicts Henry: "In the next millennium, celebrity will be the third political party. And as for now, we all know, the Minnesota Governor can kick your Governor's butt!"

gave me (and my sister) the gift of sight after 20-plus years, I say, "You are the most beautiful woman I have ever seen."

ELLEN MURPHY BENNETT
Atlanta

TREATING MYOPIA WITH CORNEAL SURGERY is like treating obesity with liposuction. Corneal surgery is an elective procedure that carries the risk of serious and permanent complications. Corneoplasty, now in FDA trials, could carry fewer risks. While both corneoplasty and corneal surgery are treatments for refractive errors, neither is a cure for myopia. You cannot treat myopia comprehensively just by altering the shape of the cornea. High tech may be glamorous, but it is not always the best medicine.

JULIE RALLS, M.D.
Newport Beach, Calif.

YOU DID AN EXCELLENT JOB IN PRESENTING both sides of laser eye surgery. As an optometrist, I am not recommending this procedure. History will teach us that the cornea is not a structure we can mess

around with. The risks (e.g., current surgical mishaps and potentially devastating long-term complications) are simply not worth it.

CLAYTON Y. GUSHIKEN, O.D.
Honolulu

Why Knock Neanderthals?

YOU REPORTED THE DISCOVERY THAT "at least some Neanderthals butchered, ate and disposed of their kin" [SCIENCE, Oct. 11]. Whether or not modern man acknowledges having some Neanderthal genes, there is ample evidence that cannibalism, a horror of history, has been widely practiced among many past populations and in the present era for reasons of war, traditional rituals, famine and possibly, at times, convenience or even preference. So why knock Neanderthals for gnawing neighbors? If a Neanderthal could comment, he might protest, "Hey, we're only human!"

KATHRINE E. BOBICK
Lake Katrine, N.Y.

The Dangers of Co-Sleeping

YOUR ARTICLE ON THE RECENT STUDY done by this commission warning of the dangers of letting infants sleep in adult beds was off base [PERSONAL TIME: YOUR FAMILY, Oct. 11]. We showed that every year 64 children under the age of two die in adult beds. Your article referred to the deaths as "only 64," but even one death is too many. Since 1989 the CPSC has warned that infants should never be put to sleep in adult beds because of the risk of entrapment or suffocation. This is the first study to quantify the number of fatalities resulting from infants' sleeping with adults. The American Medical Association agrees that this is vital safety information that parents can use in making decisions on how best to keep their infants safe.

ANN BROWN, CHAIRMAN
U.S. Consumer Product
Safety Commission
Washington

Looking Death in the Face

I AM TRULY GRATEFUL THAT TIME'S art critic Robert Hughes survived his terrible auto accident [DISPATCH, Oct. 11]. But some of his comments disturbed me, as I'm sure they did other readers. After having his life saved, Hughes said, "Jesus must have been busy ... he didn't show." That offends me. I am Hindu, and faith is deeply rooted in me. Though this was not a fairy-tale ending or a religious experience for Hughes, someone holds this life that we all cherish. You may call him

silicon valley



The IntelliMouse® Explorer looks different because it is. Optical tracking turns the slightest movement into precise cursor action, without the use of a mouse ball — on Macintosh or Windows®-based PCs.

It's like a blonde bombshell with a Ph.D.

Microsoft
Where do you want to go today?

www.microsoft.com/mouse

PLACE THE FACE

Try our new interactive game on the Web and take the **TIME 100** challenge. Match names with faces and quotations with the people who uttered them. See how much you really know about the century's 100 most influential people. You'll find the fun (as well as the identities of the two people shown below) at time.com/time100/challenge



Christ, Allah, Vishnu or Bob, for that matter, but Hughes shouldn't think he was saved because of an astute Aborigine or some glitch in chaos theory. It is normal to fear death, but to mock others' faith when one's life has been spared is not only confusing, it's disgraceful.

ADITYA SURENDRAN
Edison, N.J.

CHEERS TO HUGHES FOR DECLARING himself a skeptic who saw only Goyaesque fantasies and nothing supernatural or divine when he was near death. Inundated as we are by the current wave of religiosity, it is refreshing to hear from an honest and rational man.

JEAN AND JACK BROOKHART
Huntington Beach, Calif.

HUGHES MAY DISCOVER A DEEPER MEANING to his Goyaesque hallucinations if he seriously reflects on them as a portent of what might have been if only "blind luck" had not spared him the journey down Death's tunnel.

MARTIN LOPEZ
Miami

HUGHES SAYS HE DIDN'T SEE JESUS BECKONING at the end of a tunnel of white light (although he claims to have seen Death opening his mouth). I would like to ask if he also didn't see Christ among the Aborigine family that found him, the Bidadanga people who chanted to keep him alive, the Filipina nurse who wept for him, his friend Danny who raced to save his life, the police and the medics who got to the scene, the medical personnel who decided to fly him to Royal Perth Hospital, the people who operated

for 13 hours—or in the midst of relatives and friends who gave him the support and affection he talks about in his article. Hughes just might have missed Jesus in such a crowd.

PEDRO COSTA
Abrantes, Portugal

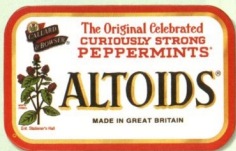
Japan's Nuclear Nightmare

REGARDLESS OF ITS SCOPE, AN ACCIDENT that can be classified as nuclear—like the one at the JCO uranium-processing plant at Tokaimura, not far from Tokyo [WORLD, Oct. 11]—seems to get wide media coverage. This event, though certainly serious, was on par with other industrial accidents that occur with some frequency and generally get only local attention. Unfortunately, workers are regularly killed and injured in chemical plants, refineries and manufacturing facilities, occasionally with some release of a hazardous chemical.

Yes, Japanese regulation needs to be strengthened to prevent such mishaps, but it is time that the media become more knowledgeable about industrial safety and not treat everything nuclear like a grade-B movie.

THEODORE M. BESMANN
Oak Ridge, Tenn.

CRUEL AND UNUSUAL PEPPERMINT.

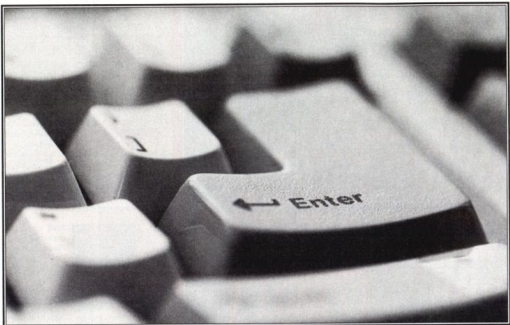


THE CURIOUSLY STRONG MINTS®



Presenting the Vanguard Online Planner

Creating A Financial Plan Has Never Been Easier



Do you know how much you should save for your child's college education? How long your retirement savings will last? What taxes your estate will incur?

The Vanguard Online Planner can help you answer these important questions and more. It's a free, convenient, interactive tool that analyzes the information you enter to suggest an asset allocation based on your risk

tolerance and personal financial situation.

You can create a comprehensive plan or a specific college, retirement, investment or estate plan. In one quick, internet visit.

So go to www.vanguard.com/?planner – to start planning your financial future today.

The more you know about investing the more you'll want to know about Vanguard.

THE Vanguard GROUP®

www.vanguard.com

1-800-992-0775

Vanguard funds are offered by prospectus only, which contains complete information on advisory fees, distribution charges and other expenses. Please read it carefully before investing.
©1999 The Vanguard Group, Inc. All rights reserved. Vanguard Marketing Corporation, Distributor.

TIME

A Gift for the New

MILLENNIUM

SAVE 63%
on Gift Subscriptions – and you
get the **FREE GIFT!**

Now more than ever, your gift of TIME will be appreciated every week – for the comprehensive coverage needed to keep up in the year 2000 and beyond.

So call today and send your friends and family a millennium gift they'll enjoy well past midnight – at 63%* off cover price to you! And with each paid gift, we'll send you a TIME Luminous Watch – fashioned with unisex sizing, leather-lined band, and light-up face – yours FREE!



Call
1-800-633-0900

*Off TIME's \$3.50 cover price. TIME is published weekly, except for two issues combined into one at year-end and occasional special or double issues. A year's subscription is 54 issues.

TIME'S EXTENDED FAMILY



Don't miss this hour-long newsmagazine show on Sundays.



TIME MAGAZINE/RENEE KELLY

On the eve of a new millennium, we will explore some of the tantalizing questions that we all have about the foreseeable future. Will we have to grow old? Will Christopher Reeve walk again? What will our lives

be like 25 years down the road? Sunday, Oct. 31, 9 p.m. (E.T.).



TIME's news and analysis at time.com, plus live interviews at time.com/community



Back issues of TIME, key news briefings and daily analysis on AOL at keyword TIME.



For the best online coverage of the U.S. scene, check out TIME and Cnn's AllPolitics.com



TIME magazine and the experts at Information Please bring you the TIME Almanac 1999: The Ultimate Worldwide Fact and Information Source. The soft-cover book is now available at your local newsstands and bookstores. To order a hard-cover edition, call 1-800-692-1133.

HOW TO REACH US

TIME

LETTERS TO THE EDITOR

- Our e-mail address is Letters@time.com
- Our fax number is 1-212-522-5949
- Or you can send your letter to:
TIME Magazine Letters, Time & Life Building
Rockefeller Center, New York, NY 10020
- Letters should include the writer's full name, address and home telephone, and may be edited for purposes of clarity and space

SUBSCRIPTIONS

- Customer services for subscriptions or gifts can be accessed at our website time.com/subscriberservices or call 1-800-843-TIME

BACK ISSUES

- Contact us at help.single@customerxrc.com or call 1-800-274-6500

REPRINTS AND PERMISSIONS

- Information is available at the website time.com/subscriberservices.
- For custom reprints (minimum order 1,000) or photocopy permissions:
E-mail: TimeReprints_US@timeinc.com
Fax number: 1-212-522-1623
And you can reach us by phone at 1-212-522-1779

WITH A LITTLE ENERGY
FROM TEXACO,
A MIND CAN STAY OPEN ALL NIGHT.



WE'RE MAKING SURE THE PEOPLE OF THAILAND GET THE POWER THEY NEED.

It was all systems go in Thailand. It was 1997, and Texaco and its partners were about to build the most innovative power plant the world had ever seen. And then the economy crashed.

Many companies left the country. But at Texaco, pulling the plug on this power plant

never crossed our minds.

Instead of letting the economic turbulence blow us off course, we were ready. The result: an impossible dream is becoming a very real 700-megawatt power plant, right on schedule. Now that the economy is turning around, we're right there.

And we're building state-of-the-art power plants just like this one in other developing countries.

No matter what the challenge, we're determined to make energy available wherever people need it. Even if we have to make the impossible possible.



A WORLD OF ENERGY.



Can online investing
get any

hotter?

For more
money tomorrow,
log on today

Get more information from the select
advertisers appearing in this week's
personal finance feature written by the
experts at *Mutual Funds* magazine.

GMAC Financial Services
1-800-32-SMART
www.gmacfs.com

Janus
1-800-891-5899
www.janus.com

JB Oxford & Company
1-800-JB-OXFORD
www.jboxford.com

Employees who can read and
understand directions, charts, and
graphs are better workers. That's
why we started a workplace
education program

Cheri Chapelle,
Chicago Area Manufacturer



Literacy is a
smart investment.

Call us
1-800-228-8813
National Institute for Literacy



Patrick Smith's
MAILBAG

WHAT EMOTIONS ARE MOST
likely to incite a reader to
write to TIME? Our unscientific
survey reveals that those whose
opinions have been happily
confirmed in our pages are
a lot less likely to let us

know about it than readers who are "appalled," "infuriated" or "outraged" (the three most popular words in the mad mail).

► **WHEN LETTER WRITERS ATTACK:** Razor-edged vituperation may not add to enlightened discourse, but it has its pleasures—when you're not on the receiving end, at least. Our readers get wrathful at outspoken supporters of controversial politics, such as Lisa Bochard [NATION, May 24], shown with

CHOICE EPITHETS FOR TIME'S STAFF FROM THE TICKED-OFF

- "moronic, meddling, liberal whiners"
- "childish nitpickers"
- "Northeast left-wing ninnyhammers"
- "narrow-minded pinheads"
- "reactionary corporate propagandists"

her M-16, whose recommendation that "teachers should be encouraged to have guns" earned the animus of 52: "When I read that, I had to scream." "Bochard's pathological relationship with her weapon makes me hope there are no little children who call her Mommy." "Pistol-packing pedagogues can teach the four Rs: readin', ritin', 'rithmetic and 'rmed response." "Instead of sending a disruptive student to the principal, the teacher could just shoot him in the kneecap." "Hey, Lisa! Get rid of the gun, get help and get a life!"

BEAM ME UP, ALBERT

Maybe it was fallout from the gray matter that conceived $E=mc^2$ or the fact that it was the week after a full moon, but something prompted an outburst of weirdness in response to the June 28 Science story on Einstein's brain.

The first symptom was the declaration from Missouri's self-proclaimed "Prophet King" Kenna Farris: "I would allow science to study my brain, as Einstein's is being studied, but I am taking it with me after I rise from the dead." Next came word from a Michigan woman who claimed, "Like Einstein, I am an avatar (a possessor of a Universal Mind), as well as the reincarnation of the Prophet Isaiah. At present, I am on hold, waiting to translate (die and take my body with me)." Last, a South Carolina minister said, "When we fully understand and accept the power of strenuous mental exercise to increase our capacity for works of genius, we may all ride through space on a beam of mental light and meet Einstein himself."



THE BOX SCORE

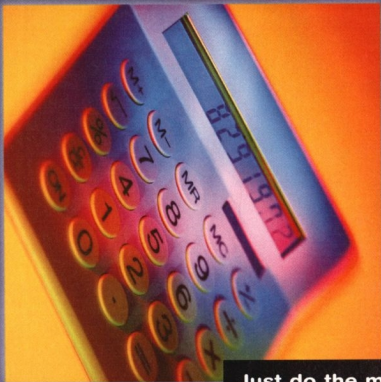
LETTERS Q & A Q. "Ellen Browning Scripps was on the cover of your Feb. 22, 1926, issue. Was she the first woman on TIME's cover?"

A. No. "Miss Ellen," the eminent 89-year-old philanthropist, was the eighth. First was Italian stage actress Eleanora Duse, whose portrait ran on the July 30, 1923, issue. The cover story, a little over one column long (not unusual in those days), noted, "She preferred to make entrances unnoticed in the crowd, suddenly to step forward and carry the play away with the splendor of her fervor."

ACTRESS COVERS OF THE '90s, MAIL COUNT

SUSAN SARANDON AND GEENA DAVIS	June 24, 1991	339
JODIE FOSTER	Nov. 14, 1991	58
DIANE KEATON, BETTE MIDLER AND GOLDIE HAWN	Oct. 7, 1996	188
ELLEN DEGENERES	April 14, 1997	2,085





Just do the math.

**See how Mita's network printers
will save you a ton over time.**

With diamond-hard long-life drum technology, all Mita plug-and-play network printers give you a total cost of printing that averages less than a penny a page with crisp, clear resolution. That looks pretty good compared to other network printers that have operating costs two to three times as high.

The cost difference can save printer users thousands over the life of the printer. It's a great way to turn your paper storage area into a profit center.

So call us at 1-877-289-MITA and we'll crunch some numbers together.

You'll love the way they sound.

mita

Digitally gifted office solutions

www.mita.com



DP 1400
14 ppm



DP 1800
18 ppm



DP 2800 Plus
28 ppm



DP 3600
36 ppm

© 1999 Mita Corporation. All rights reserved.



GET THE LONG AND SHORT OF SMARTLEASE® AT 1-800-32-SMART.
YOU COULD TRIM 30% FROM THE MONTHLY PAYMENT
YOU'D HAVE WITH A BANK LOAN* SNIP, SNIP.
JUST CALL

GMAC Financial Services

Chevrolet® Pontiac® Buick® www.gmacfs.com Oldsmobile® Cadillac® GMC®

*GMAC must approve lease. Comparison based on a Bank Rate Monitor survey of the five largest banks in the 25 largest metropolitan areas comparing the payments on typical \$20,000 and \$40,000 bank loans versus the average payments on SmartLease contracts of similar length for a \$20,000 or \$40,000 vehicle. Payment difference may vary based on individual creditworthiness. Of course, with a purchase, the buyer owns the vehicle. At the end of a SmartLease contract, the lessee can return the vehicle or exercise their purchase option. GMAC is a registered trademark of the General Motors Acceptance Corporation. ©1999 GMAC. All Rights Reserved.

Can online investing get any better?

If it continues to grow at its current rate, it certainly can

Today, nearly one in three trades placed by an individual investor is executed electronically, almost double the rate in '97.

Mutual Funds

Get the latest scoop straight from the source's mouth: *Mutual Funds*, the fastest-growing magazine in the personal finance category. Discover the wonders (and a few woes) of dot-com investing and check out the editors' best picks of the Net. All text is excerpted from the November 1999 issue of *Mutual Funds*.

Can online investing get any

hotter?

If it continues to grow at its current rate, it certainly can. Today, nearly one in three trades placed by an individual investor is executed electronically, almost double the rate in '97.

Mutual Funds

Magazine

Get the latest scoop straight from the source's mouth: *Mutual Funds*, the fastest-growing magazine in the personal finance category. Discover the wonders (and a few flaws) of dot-com investing and check out the editors' best picks of the Net. All text is excerpted from the November 1999 issue of *Mutual Funds*.

The Wonders and Woes of



by Theresa W. Carey

Well, Merrill Lynch became an online discount broker.

And ordinary, 401(k)-owning employees started logging on to the Net and getting personal investing advice from a Nobel laureate. No, not much happening in the past year to online investing—except, of course, that it went mainstream. With a vengeance.

These days, almost one of every three trades placed by an individual investor is executed electronically, up from one in 12 in 1996 and nearly double the level in 1997. At Charles Schwab, where investors have the choice of placing trades by phone, in person, or over the Net, online trading accounts for 65% of volume. Clearly online investing has clicked, both on Wall Street and on Main Street.

Of course, in the great American tradition, you can't

say you've arrived without also going a wee bit too far. Is it a good thing that the tow truck driver in the popular Discover Brokerage television commercial—the one who used his online trading profits to buy a tropical island ("Technically, it's a country")—has become something of a cult figure? Sure, the ad is clearly tongue-in-cheek, but it differs from rivals' ads only by cloaking its message with a tad more humor. The message, though, is clear: Every bartender, housewife, wide receiver, and grandma in this great land could be the next Warren Buffett—if only they sign up for the right online trading account.

Don't get me wrong. **I'm a huge fan of online investing and its ability to trade the market directly to investors. But let's not get carried away.** Yes, the Internet can slash your commission costs. It can plug you in to vast amounts of market data, and it gets easier and more accessible every day. But it can also reinforce destructive habits, such as excessive trading, and can expose you to some of the less-savory elements of both Wall Street and the Net. The Internet is a tool, nothing more, for managing a balanced portfolio. It pipes the data and the requisite switches and levers into the relative comfort of your home computer. But to succeed as an investor you need more than technology. You also need prudence, judgment, and self-knowledge—and those you have to supply yourself.

Meanwhile, the ranks of

online enterprises willing to supply everything else continue to grow. There are 100 or so online brokerages operating right now, according to Bill Burnham, an Internet analyst for Softbank Capital Partners. **By far the most important new member of the club, though it entered snorting and digging in its hooves, is Merrill Lynch.** The Bull's reluctant announcement in June that it would allow customers to trade online was a watershed—proof that Middle America had embraced online investing. Deliciously, Merrill's decision came only about a year after its vice-chairman warned that online trading "should be regarded as a serious threat to Americans' financial lives."

When Merrill begins accepting online trades December 1, its commissions, at \$29.95, will be at the high end of the online scale. That won't matter as much as it once might have. Few brokerages stress price, because prices have plunged. (After all, if you're placing a few \$10,000 trades a year, the difference between Datek's \$10 limit-order commission and E*Trade's \$20 is immaterial.) Instead, the brokerages are rushing to offer more data and better analytical tools than the other guy and to put new merchandise on the shelves. Several online brokerages now offer earnings estimates from First Call or Zacks and mutual fund reports from Morningstar or Lipper. And in the past 12 months, E*Trade, Fidelity, and Schwab all began offering online customers access to IPOs.

Online Investing


The Net also gave holders of 401(k) accounts a way to get useful, personal investment advice—something their employers had been reluctant to provide for fear of lawsuits if the advice didn't pan out. The most prominent example was Financial Engines, a website started by William Sharpe, the Nobel Prize-winning economist. Sharpe's model uses what's known as a Monte Carlo simulation to estimate the probability that an investor will meet his retirement goal with a given mix of funds in his 401(k). (For more on Financial Engines, check out Fund Site of the Month in Mutual Funds Online.) Both Merrill Lynch and the giant benefits consulting

firm Hewitt Associates signed on with Financial Engines this year. That means employees in the 401(k)s those firms administer have free access to Sharpe's model. If you're not among them, however, you can test-drive it for free at www.financialengines.com.

Alas, the Internet is proving once again that it can disseminate misinformation as easily as it spreads useful data. A depressing share of the people thronging to financial websites are con artists. The Securities and Exchange Commission has busted many online miscreants this year, most of whom employ such practices as the "pump-and-dump" scheme and the "prime bank shares" flimflam.

In the former, insiders tout a stock in chat rooms and wait for demand from unsuspecting victims to lift the price, at which point they sell. In the latter, con men promote an exotic but nonexistent investment with an improbable rate of return, often gaining credibility by claiming association with an important institution. Then they take the money and run. The anonymity of the Net has emboldened some amateur frauds as well: In April an engineer at PairGain Technologies drove up the price of his company's stock by 30% in one day by planting a false rumor that his company was about to be acquired by an Israeli firm. (He was fined and given a suspended sentence.)

Under-funded and over-stretched regulators this year redoubled their efforts to keep investors aware of the Web's dark side. (To see the most recent warnings, go to www.sec.gov and click on Investor Alerts.)

Still, the vast majority of online developments have been immensely favorable for online investors. Competition works: Websites want your attention and your online dollars and have cut commissions or added amenities to get them. With this year's Web Awards, we've sifted through all those competing sites—the old, the new, the improved—to single out what we believe are the smartest and most useful. So read on, and take advantage. 

Illustrations by Diane Fendler



How does Janus pick stocks? By combing through details about
Inspecting their books. Their projections. Their competi-

fine

Need an example of
Janus-style stock-picking
at work? Just sink your
teeth into these returns.

Janus Enterprise Fund

ONE YEAR	THREE YEAR	FIVE YEAR	LIFE OF FUND
88.48%	25.91%	25.29%	24.93%

Average annual total returns for periods ended 9/30/99. Fund inception 9/92. Lipper rank, Janus Enterprise 393 mid-cap funds for the one-year, 47 out of 323 for the three-year, and 64 out of 130 for the five-year period. Lipper Analytical Services, Inc. rankings and fund performance figures are based on total return, including rein-

out companies.
ation. Splitting

hairs to find out what's really driving them – and their stock. That's how Janus
turns up opportunities that might fall through somebody else's fingers.

tooth

UPPER QUARTILE
1
FOR ALL PERIODS

ine Fund #14 out of
ods ended 9/30/99.
ement of dividends

800-891-5899

www.janus.com



JANUS

Get
there.

and capital gains for the stated period. Please call for a prospectus containing more complete information, including expenses. Please read it carefully before you invest or send money. Past performance does not guarantee future results. Your returns and principal value will vary, and shares may be worth more or less at redemption than at purchase. Janus Distributors, Inc. Member NASD. TME 253

If you invest your time on these sites, it can pay off in spades

Mutual Funds magazine has reviewed numerous websites in their semiannual Special Web Report to find the ones that will save you time and make you money. Here's the lowdown:

Best Financial Planning Site

by Wayne Harris

The best financial planning website in the universe belongs to the biggest fund company in the universe: Fidelity. The crown jewel of the site is their Retirement Planning area. By exploiting the interactive and graphic capabilities of the Web, this site transforms what often can be dry material into an absorbing and engaging presentation for Fidelity investors.

www.fidelity.com

Best Site for Customer Service

by Wayne Harris

If it's technically possible to design and deliver a feature electronically, you can bet that Vanguard has done it—and probably worked in thoughtful touches that make the experience pleasurable and easy, even for computer novices. And Vanguard makes getting set up for online access—often the most daunting part of the process for novices—relatively painless.

www.vanguard.com

Best Investment Research Site

by Theresa W. Carey

The problem with most investment research sites is that there's rarely enough guidance to help you distinguish between what you must pay attention to and what you can safely ignore. In our opinion, Microsoft's Money-Central Investor puts it all together in a remarkably easy-to-use package. Better yet, it's now all free. Microsoft eliminated the monthly fee several months ago.

www.moneycentral.msn.com

Mutual Funds

Magazine

This text has been excerpted from the November 1999 issue of *Mutual Funds*. For the full story on these select sites, check out the issue on newsstands now!

For a subscription or more information on *Mutual Funds*, call 1-800-494-0066 or check out the current issue at www.mfmag.com.

Online Honor Roll: Mutual Funds Rates Fund Family Websites

Here's a snapshot of mutual fund sites. See who makes the grade and who doesn't.

Fund Family Websites	Site Characteristics			Investor Education & Planning				Account Access			Total Score	Overall Grade
	Visual Appeal	Ease of Navigation	Access Speed	Fund Info	Investor Education	Retirement Planning Tools	College Planning Tools	Individual Account Access	401(k) Account Access	Forms		
Fidelity	B	A	C	A	A	A	A	A	A	A	47	A
Vanguard	B	A	C	A	A	A	A	A	A	A	46	A-
Strong	A	A	B	B	C	A	A	A	A	B	45	A-
Price (T. Rowe)	A	A	B	B	B	B	A	A	A	C	44	A-
Invesco	A	A	A	A	C	B	D	A	C	A	42	B
John Hancock	B	A	A	C	A	A	A	A	A	F	42	B
Kemper	A	A	A	B	B	C	F	A	A	C	39	B
MFS	B	A	A	A	C	C	C	C	A	C	39	B
Oppenheimer	B	A	B	A	A	B	B	A	F	C	39	B
Berger	B	A	D	A	A	B	B	A	F	B	38	B
Neuberger Berman	A	A	B	A	A	A	B	A	F	F	38	B
Scudder	A	B	B	B	A	A	D	A	F	C	37	B
Montgomery	B	A	A	B	B	B	B	A	F	F	35	B-
Stein Roe	A	A	C	C	C	A	A	A	F	F	34	B-
Safeco	B	A	B	C	D	F	F	A	A	A	33	B-
Founders	B	B	C	C	C	C	B	A	F	C	32	C
Van Kampen	A	A	C	C	C	F	F	A	A	C	32	C
American Century	B	A	B	A	A	F	F	A	F	C	31	C
Pilgrim Baxter	A	A	B	A	D	F	F	A	F	A	31	C
AIM	A	A	B	C	C	C	F	B	F	C	31	C
American Funds	A	A	B	C	B	B	F	A	F	F	30	C
Putnam	A	A	C	A	C	C	F	C	F	F	27	C
Janus	B	C	C	B	C	F	F	A	F	C	25	C-
Royce	B	A	A	A	F	F	F	A	F	F	24	C-
Ivy MacKenzie	C	B	B	D	A	F	F	A	F	F	23	C-
Calvert	C	B	D	D	C	C	F	A	F	F	22	D
PIMCO	B	A	A	A	F	F	F	C	F	F	22	D
Franklin-Templeton	B	A	B	C	D	D	E	F	F	F	21	D
Robertson Stephens	A	B	C	C	C	F	F	C	F	F	21	D

Scoring: A=5, B=4, C=3, D=2, E=1, F=0 (indicating feature is not available). Deduct 1/2 point for a minus; e.g., A- = 4 1/2 points.



Brokerage and banking services,
plus free Internet access. This ought
to keep your money busy.

Ever wish your money would get up and get to work? Just call JB Oxford. You'll get online brokerage services, personal brokers, and banking services (including online bill payment), all in one friendly place. Just keep a cash balance of \$2,000 in your interest-bearing account and you'll get a lifetime of free Internet access* from our private ISP (powered by the world's premier voice and data communications company). You also get email, a personalized Web page and toll-free dial-up in most areas. Call 1-800-JB-OXFORD, or visit www.jboxford.com to learn more. Either way, we'll make it easy for you to put your money to work.

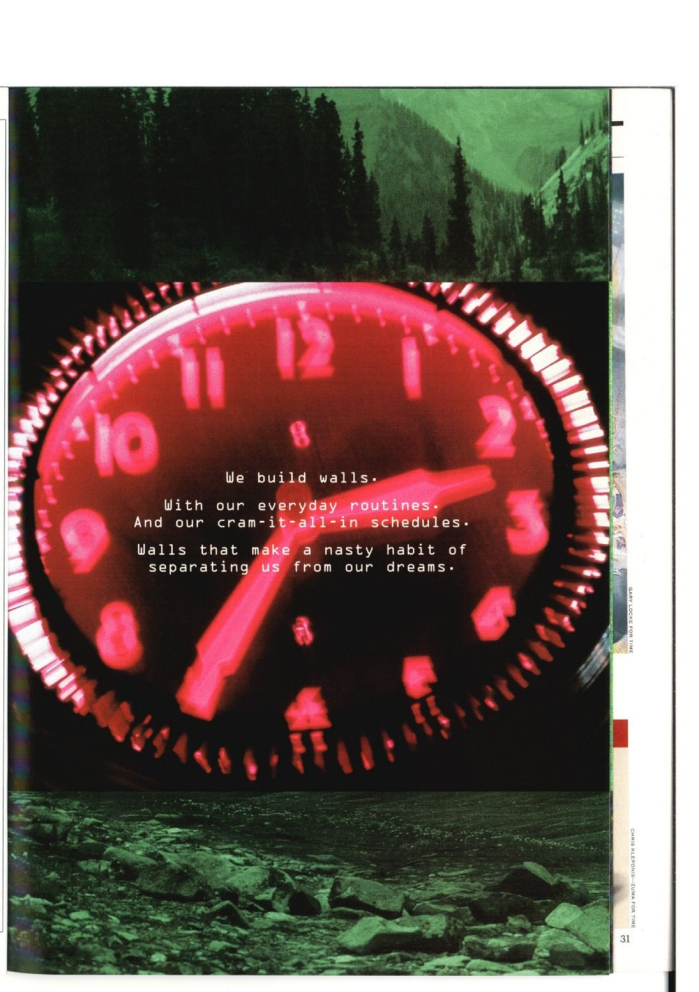
1-800-JB-OXFORD jboxford.com

Brokerage

Banking
Services

Net
Access

JBOxford
& COMPANY



We build walls.
With our everyday routines.
And our cram-it-all-in schedules.
Walls that make a nasty habit of
separating us from our dreams.

How does TV violence

Excursion.
Expedition.
Explorer.
Explorer Sport.

Explorer Sport Trac.
(coming January 2000)

NO BOUNDARIES
FORD OUTFITTERS

ALL FORD SUVs ARE LOW EMISSIONS VEHICLES.

www.fordvehicles.com



VERBATIM

"You have to have the money to do it. You can't run on air."

ELIZABETH DOLE,
former presidential
candidate, on why she quit

"I saw a man engulfed in flames running across the market. We managed to put out the fire, and he ran away in shock, half naked."

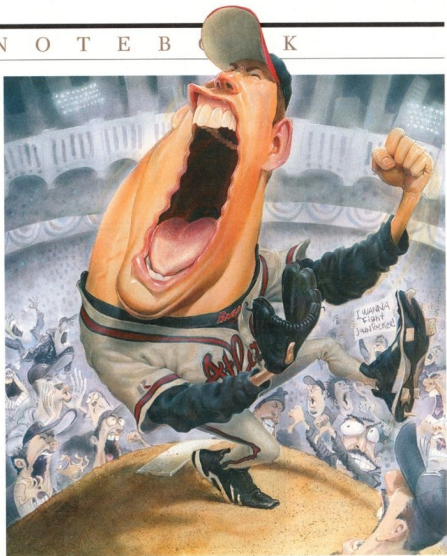
KHUSSEIN OSMANOV,
witness to the missiles that
slammed a marketplace in
Grozny, Chechnya, killing at
least 143 civilians

"This is a dream for me—to find the soft parts and touch them and even smell them. It's very exciting."

DICK MOL,
Dutch paleontologist, on the
excavation of a frozen 20,000-
year-old woolly mammoth

"The idea is that you have to come out of your room to see a rock show ... That's why I don't play private parties."

BRUCE SPRINGSTEEN,
rock star, during a show, to
the skybox seats at Los
Angeles' Staples Center



DAVE LOCKE FOR TIME

A MATCH MADE IN WISEACRE HEAVEN The pitcher with the smart mouth and fast arm meets a city of nemeses as the Braves take on the Yankees in the World Series. John Rocker blew the first game, but he won't roll over

Sources: Dole, Larry King Live; Osmanov, AP; Mol, Washington Post; Springsteen, Reuters

WINNERS & LOSERS



MARTHA STEWART
Home diva scores \$1 billion with
IPO. Will she spruce up trading
floor with homemade wreaths?

CARLOS SANTANA
Black Magic comeback:
Woodstock vet's album soars to
No. 1. AARP to sponsor tour?

BANKERS
They love likely Glass-Steagall
repeal. But remember when
feds deregulated S&Ls

ELIZABETH DOLE
Prez dreams go up in a mushroom
cloud of hair spray. But still better
qualified than W

BENJAMIN NETANYAHU
Police raid former Israeli P.M.'s
home looking for illicit gifts.
Sympathy call from Bill?

KENNY ROGERS
Mets pitcher blows it with 11th-
inning walk. Forms support
group with Bill Buckner



CHRIS ALLEN—ZUMA FOR TIME

CIGNA Presents a Special Advertising Feature

THE POWER OF CARING

Dennis Quaid Plays His Part In Healing Kids

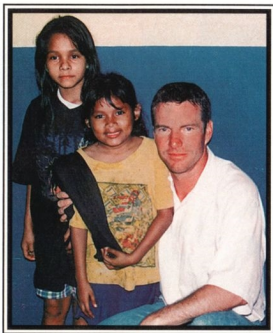
New Orleans physician Mayer Heiman says his 1987 house call to ailing actor Dennis Quaid was "the luckiest thing that ever happened to about 20,000 kids."

Quaid, flu-stricken while filming *The Big Easy*, was impressed that Heiman still made house calls and told the internist to let him know if he could ever make it up to him. Six weeks later, Quaid's phone rang. Heiman was planning another house call—to Honduras for The International Hospital for Children, a non-profit organization he founded to take modern medical care to areas of the world without it. Heiman was going to treat a girl with pneumonia and heart problems, and he wanted Quaid to meet him there to see the IHC in action.

The obliging Quaid witnessed conditions that drew him to the hospital's cause. "It's really hard to fathom how little these people have," Quaid says. "You see the kids and the need and how simple it would be to help them. I woke up to that."

The IHC started in 1981 as a "hospital without walls," a network of volunteering doctors and nurses who would go to other countries and bring seriously ill children—more than 400 to date—back to the U.S. for major surgeries impossible in their homelands. Now the IHC is extending its arms to thousands more by either creating or supplying on-site clinics in 16 countries worldwide.

As an IHC advisory board member, Quaid is involved in every step of the process. He discusses the hospital's plans and policies with Heiman, contributes money for projects and rolls up his sleeves when it's time to pack boxes and load



"You see the kids and the need and how simple it would be to help them. I woke up to that."

trucks in the U.S. or make deliveries in Central America. "Dennis is the keystone of this organization, personally and financially," Heiman says. "He's always available to us, always helps, always listens."

Quaid has accompanied Heiman and other IHC doctors on about a dozen trips, at times even piloting his own plane. On these mercy missions, he provides more than just a morale boost and some autographs for the clinic volunteers. Quaid says the hands-on nature of his contribution makes it the perfect way for him to give something back. "With us, he's not a movie star," Heiman says. "He's a grunt."

One of Quaid's frequent Central American destinations is an orphanage/clinic in San Pedro Sula, Honduras (pictured). It opened in 1997, thanks mostly to money from Quaid and his wife, actress Meg Ryan. The facility has become a model for what the

IHC hopes to do elsewhere. It provides free medical and dental care (the staff even includes an oral surgeon), free medicine and a nutrition center. The clinic treats about 600 patients a month, some traveling up to eight hours to get there.

"I've asked myself before: Why not do something in our country?" says Quaid, who has become a bit of a folk hero in Central America. "But these people don't even have aspirin. I don't think we're going to solve the problem, but hopefully we can dent it one little soul at a time."—Brad Young

For information or contributions, write The International Hospital for Children, 200 Wright Ave., Terrytown, LA 70056, call (877) 263-7600, or visit www.theihc.org.

CIGNA Group Insurance products are underwritten by Life Insurance Company of North America and other CIGNA companies.

Help.

You never thought you'd have kids. Now you have two. Car pools. Braces. College. You're not living for yourself anymore. Your future is their future too. And keeping it safe is what CIGNA Group Insurance is about. From Life and Accident to Disability insurance, we have plans that make sense for your company and for you. So you can focus on the important stuff. Like how to assemble the latest toys.



CIGNA Group Insurance

Life • Accident • Disability

A Business of Caring.

www.cigna.com/group

ESPIONAGE

Secret Documents to Be Declassified to Get Lee

HOPING TO NUDGE THE JUSTICE DEPARTMENT into filing charges against fired nuclear-weapons expert **WEN HO LEE**, officials at the Department of Energy are about to declassify some highly secret documents about the nature of Lee's work at the Los Alamos National Laboratory.

According to sources familiar with the case, Energy Secretary **BILL RICHARDSON** has told aides that excessive secrecy should not stand in the way of charging Lee for downloading to an unsecured computer the so-called legacy codes that describe the performance of the U.S. nuclear arsenal.

Though the FBI has not found evidence to support an espionage indictment against Lee, Justice officials are considering charging him under a lesser statute that makes it a federal felony, punishable by up to 10 years in prison, to handle national defense information with "gross negligence."

Richardson and FBI officials are said



Wen Ho Lee

Still, officials acknowledge, the mishandling law is flawed. Says a veteran espionage-law specialist: "If you prosecuted people for leaving classified documents in a men's room or a cab or at home, you'd end up prosecuting every GS-7 clerk and secretary in the government." As a matter of policy, to avoid negative court decisions that could make it harder to try full-fledged espionage cases, the Justice Department has rarely invoked the statute.

Lee's lawyer, Mark Holscher, is underwhelmed. "It is unfortunate that unnamed sources appear to be attempting to use the press to revive this flawed investigation," he said. "We continue to believe and expect that Dr. Lee will be exonerated." —By Elaine Shannon/Washington

to be eager to see Lee indicted, not only to sanction him for downloading the legacy codes but also to pressure him to talk about why he did so and with whom, if anyone, he shared the data.

HOLLYWOOD

Chalk One Up for Ovitz

RUMORS OF THE DEMISE OF MICHAEL Ovitz's power in Tinseltown, it appears, are premature. Two weeks ago, speculation abounded—in the pages of this magazine, among others—that the former superegg might be having trouble making deals, because he had not sold the movie rights for **MICHAEL CRICHTON**'s new novel, *Timeline*, due out next month. Ovitz put such talk to

rest last week when Paramount signed on for the film. It will be directed by a big name to boot: **RICHARD DONNER** (*Lethal Weapons* 1, 2, 3 and 4). Folks at Paramount



Ovitz, dealmaker

weren't talking, but the film, which is said to be a *Jurassic Park*-esque tale of time travel and technological marvels, is slated for release in summer 2001. —By

Cathy Booth/Los Angeles

MEDICINE

Take Two of These and E-Mail Me in the Morning

IT'S TOO LATE FOR ONE WEST TEXAS FAMILY, but it may not be long before illegible scrawls on prescription pads go the way of leeches. Enter the latest boon of the information age: e-prescribing. A company called Allscripts, with help from Hewlett-Packard and Microsoft, has developed a hand-held wireless device that allows doctors to deliver your Rx straight to the pharmacist's computer. Given the rapid increase in drugs with similar names, it's a technology that could save medical careers, not to mention lives. Last week in West Texas, a court ordered cardiologist **RAMACHANDRA**



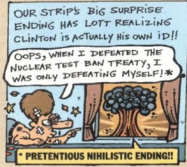
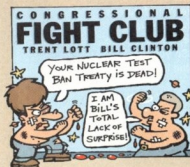
An end to illegibility?

KOLLURU to pay \$225,000 to the family of a heart patient who died after receiving the wrong medication.

He got Plendil instead of Isordil, because the pharmacist couldn't read what Kolluru had ordered.

"Physicians are not known for their wonderful handwriting," notes **GLENN TULLMAN**, CEO of Allscripts. In fact, around 150 million calls are made every year to doctors' offices from puzzled pharmacists—calls that Tullman's software aims to eliminate. And because 90% of the country's managed-care providers are already on board, the device also tells doctors which drugs a patient's insurance will cover. The only thing stopping your M.D. from signing up for the device, launched this month, is a legible signature. —By Chris Taylor

THE DRAWING BOARD



Meet Al-oise

Al Gore's childhood is the stuff of classics. Specifically, the children's classic Eloise, by Kay Thompson. Both Al and Eloise lived in a hotel, both were born in the late '40s, both had busy parents, both have had to wage wars on boredom. And this month, the Eloise licensing campaign heats up with dolls, furniture and collectibles. How the two kids match up:



HOME
A top-floor suite at the luxurious Plaza Hotel in New York City

A top-floor suite at "Washington's Family Hotel," the Fairfax, now the Westin-Fairfax, in Washington



ROUTINE
Orders breakfast from room service, then scurries around the hotel

Eats a breakfast prepared either by his mother or the hotel's restaurant staff, then scurries out the door to school

YOUTHFUL HIGH JINKS
Thinks about pouring a pitcher of water down the mail chute

Dropped water balloons on limousines from hotel roof, a trick he learned from his older sister Nancy

REPORT CARD
Her private tutor can't wait to leave each day because of her lack of concentration and impudence

Fifth-grade science teacher Alexander Haslam recalls his asking on a trip, "Sir, is this the time to be rowdy?"

SENSE OF RESPONSIBILITY
Helps the busboys and waiters set up the Crystal Room and goes to all the weddings in the White and Gold Room

When Nancy and a friend call Marlon Brando on the telephone, giggle and hang up, Al warns, "I'm telling. I'm telling. I'm telling Dad."

IMPRESSION ON OTHERS
A "brazen, loose-limbed little monster."—Maurice Sendak

"... as straight arrow as he could be."—Childhood friend Barbara Howar

PERSONAL MANDATE
"Getting bored is not allowed."

Wishes people didn't think he was boring

EXPLOITATION
Posed for ads for the Plaza Hotel, inspired a line of clothing, currently has films in development

Posed for "candid" snaps with his parents during his father's campaigns. Was he inside the Beltway before there was a Beltway?



AUTO GRAPH



BUGGING OUT Since the new VW Beetle became the unofficial car of Gen X, designers have taken its lessons to heart. Witness this spate of funky, bubbly, environmentally

friendly concept cars at recent trade shows. Honda's Fuya-jo, which means "all-night entertainment district," boasts a turntable-like steering wheel and mixer-like dashboard. Also

shown: the Norwegian Think electric car; Nissan's Hypermini EV, which goes up to 100 miles on a single battery charge; Honda's fuel-cell prototype FCX. What would Herbie say?

ROBERTSON

TO DO LIST FOR THE PLANET

2. FIND FOOD THAT HELPS
PREVENT OSTEOPOROSIS.

(FOUND FOOD INGREDIENT THAT
LOOKS REALLY PROMISING.

AFTER ALL, WHY SHOULD ANYONE
HAVE TO GIVE UP CYCLING?

OR JOGGING. OR DANCING.

OR IN-LINE SKATING, FOR THAT MATTER?)

1-800-441-7515 OR
WWW.DUPONT.COM



DUPONT

The miracles of science™

CALVIN TRILLIN

It's a Tall World, After All

TO THE PEOPLE IN CHICAGO WHO ARE INTENT ON catching up with Kuala Lumpur I say, "Please, stop." I'm referring, of course, to the competition among cities to have the tallest building in the world. A few years ago the Malaysians erected twin towers that were 33 ft. higher than Chicago's Sears Tower, which had been the world's tallest building for more than 20 years. I realize that this was a serious provocation. A lot of Chicagoans have always been mildly offended by A.J. Liebling's description of Chicago as the Second City, after all, and even Liebling didn't have in mind being second to Kuala Lumpur.

As if that weren't bad enough, Atlanta claims to have surpassed Chicago as the city with the busiest airport. Chicago's O'Hare airport still has more planes landing and taking off than any other airport—as a frequent visitor to O'Hare, often for longer than I'd intended to stay, I have grown to suspect that a lot more land than take off—but Hartsfield International handles more passengers.

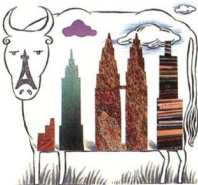
Now Chicago shows signs of fighting back. The city council has approved a zoning change for a building in the Loop that would be 67 ft. higher than the towers in Kuala Lumpur. For all I know, the airport authority is secretly figuring out how to jam enough additional passengers into O'Hare to pass up Atlanta, even if some software drummers trying to make connections get crushed like bugs in the process.

As a longtime admirer of Chicago, I can only hope that cooler heads prevail. Atlanta, which is to boosterism what

Las Vegas is to ATM machines, has been playing catch-up ball for years. It's just the sort of place that would boast about having the busiest airport, which seems a bit like boasting about having the world's largest traffic jam. Asian cities like Kuala Lumpur and Hong Kong and Shanghai have become Atlanta. Eager to call attention to their commercial muscle, they all have tallest-building projects. They're like a family that moves into a fancy neighborhood for the first time and feels the need to display in its driveway the most expensive luxury sedan on the block.

Does Chicago have the fortitude to keep its cars in the garage? I think so. The last time I was there, literally hundreds of nearly life-size fiber-glass cows, each decorated by a different artist, were displayed on the sidewalks of Michigan Boulevard. Given the traditional cattle sensitivity of Midwestern boosters afraid of having their cities dismissed as cow towns, I told my hosts that a city in Illinois that festoons its most elegant shopping area with bovine creatures is not lacking in the self-confidence department.

Which is why, I told them, that Chicago should not trouble itself to get into a height fight or a passenger race with the likes of Kuala Lumpur or Atlanta. It is, after all, the City of Big Shoulders, the Second City. Somebody reminded me that if Liebling were writing now, he'd have to call Chicago the Third City; Los Angeles has more people. Does that mean that some Chicago booster is concocting a scheme to annex Moline and move its population to the Loop? If so, please, stop.



Y 2 K 9

CAN ROTTWEILERS DO HEROIN-CHIC? Overstuffed by our own indulgences, have we begun to pamper our dogs too much? Doggie dress-up is getting big, and not just for Halloween. Charities also seem to think the way to patrons' pockets is through their pooches. Next week on the doggie social circuit ...



WEDNESDAY Dogs in Carolina Herrera, Kate Spade and Todd Oldham do the catwalk (at New York City's Kit Kat Klub, of course) for AIDS charity DIFFA and pets.com. Highlight: pet ensembles with pockets for human cell phones.

THURSDAY Animal Fair, a new magazine and website—like Vanity Fair for pet lovers—will launch with a "Paws for Style" extravaganza to benefit several animal charities, featuring dogs in Tommy Hilfiger, Pamela Dennis and Richard Tyler. Highlight: designers walking their dogs.



FRIDAY Catch William Wegman's "Fashion Photographs" show at the Birmingham Museum of Art. This time it's Weimaraners in Gucci, Dolce & Gabbana and Jean Paul Gaultier. Highlight: the doggie bikini.

MILESTONES

DIED. CARLA HOCHHALTER, 48, mother of Anne Marie, 17, a student paralyzed in the April shootings at Columbine High; of a self-inflicted gunshot wound; in Englewood, Colo. At a pawnshop, Hochhalter asked to see a .38-cal. revolver, then surreptitiously loaded the gun with bullets she had brought with her before shooting herself in the right temple. Just days before, her daughter had finally regained some movement in her legs.

DIED. ELLA MAE MORSE, 75, ebullient, genre-defying vocalist whose *Cow-Cow Boogie* was Capitol Records' first million-selling hit; in Bullhead City, Ariz. Among Morse's other signatures were *House of Blue Lights*, *Shoo-Shoo Baby*, and *Mister Five by Five*.

DIED. JACK LYNCH, 82, former Irish Prime Minister who chose not to send troops to protect Catholics in Northern Ireland as violence erupted in 1969; in Dublin. He began the tension easing between

north and south that led to 1998's peace agreement.

DIED. BENNO SCHMIDT, 86, pioneer venture capitalist, health-policy adviser to several Presidents and father of former Yale president Benno C. Schmidt Jr.; in New York City. A J.H. Whitney partner, Schmidt backed risky start-ups, including Minute Maid orange juice—which he at first deemed “tinny” in taste.

DIED. CALVIN GRIFFITH, 87, parsimonious owner of baseball's Minnesota Twins—until 1960 the Washington Senators; in Minneapolis. His comments in 1978 on moving the team—which included the assertion that Washington's “black people ... put up such a chant they'll scare you to death”—led future Hall of Famer Rod Carew to bolt for the California Angels the next year.

DIED. NATHALIE SARRAUTE, 99, experimental novelist whose book *Tropisms* (1939) jump-started the Roman Nouveau movement; in Chérence, France. She ignored traditional approaches to plot and character, focusing on fleeting human reactions she called “moments ... on the border of our consciousness.”



AP/WIDE WORLD

NUMBERS



\$4.8 million Total funds raised by Elizabeth Dole before she bowed out of the presidential race last week

\$1.8 million Total amount Abraham Lincoln spent on his 1860 election campaign, in 1999 dollars

4 Number of years that a campaign-finance reform bill has been defeated in the Senate without a full debate



\$700 Total assets listed by former Hollywood madam Heidi Fleiss when she declared bankruptcy last week—\$200 in clothes, \$500 in jewelry

\$1,600 How much Fleiss originally paid for her four little black books—made by Gucci and seized by the FBI

\$5 million How much Fleiss was reportedly offered, and turned down, for a tell-all



\$5.5 million Amount Food Lion first won in damages from ABC over its hidden-camera exposé

\$2 Amount of those punitive damages ABC has to pay, \$1 each for two reporters’ “breach of loyalty” to Food Lion

Sources: USA Today, Congressional Quarterly, AP, Reuters, Fleiss interview in Playboy, PEOPLE, AP

THEN & NOW

UH-OH A new independent counsel has been appointed, which should mean an end to all the squabbling. Right?



“The nation has a compelling interest in the fair, just, thorough and prompt disposition of these matters.”

—Starr, August 1994

“And I’ll tell you what: it stinks to high heaven.”

—James Carville, on Starr’s appointment

“We shall do our best...to continue the work of this investigation in a prompt, responsible and cost-effective manner.”

—Robert Ray, last week

“This thing stinks, and I’m going to start a fumigation program.”

—Carville, on Ray’s appointment



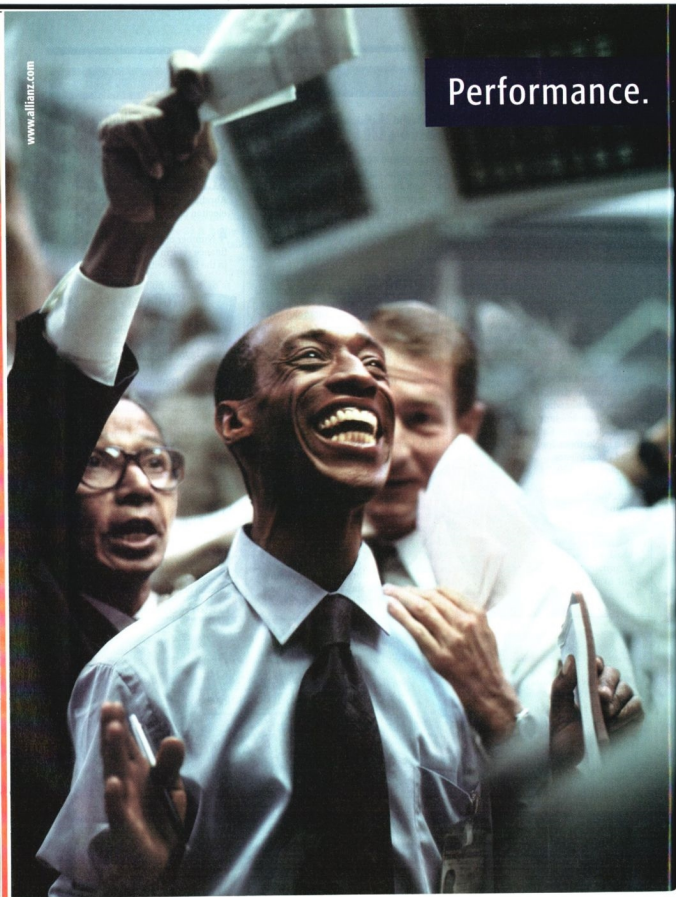
AD INFINITUM

Say Hellohhhh to iBrator.



I-WHAT?! Seems everyone’s ripping off the iMac idea. Take this parody ad for the fruity-colored “iBrator” at sleeplessnights.com. The site also has a movie takeoff of Apple’s famous 1984 commercial, but the heroine doesn’t throw a hammer. Steve Jobs’ response: “Well, we do encourage people to think different.”

Performance.



Covered by Allianz Group.

Wherever you are, whenever you
need us, the Allianz Group is always
there for you.

The Allianz Group has more than 75 years of international experience in managing the assets of life insurance policy holders and institutional investors. Both the close cooperation with our global partners and the experience of our asset management team enable long-term investment performance. It's hardly surprising, therefore, that the Allianz Group was recently awarded the prestigious Standard & Poor's AAA rating for our first class financial standing. Maybe that's why we insure more Fortune 500 customers worldwide than any other company. **Allianz. The Power Beside You.**

Allianz Group. Europe's leading global insurer
and provider of financial services.



N A T I O N

WHAT KIND OF DEM

In the battle for the ideological heart of the party, Bradley's big-spending ideas put Gore in a box

By NANCY GIBBS



GIVE BILL BRADLEY CREDIT for this much: he has put a big idea on the table. Not the \$65 billion plan to provide health insurance for just about everyone; not a social agenda extending full civil rights to gays; not even the plan he unveiled last week to devote \$10 billion to address the "slow-motion national disaster" of child poverty. No, the big idea was the very idea of having a big idea.

In the twilight of Clintonism, amid the debris of divided government, the question Bradley boots up is this: Are we finally prosperous enough, gen-

erous enough, and above all trusting enough to ask the government to do anything that's big and important? And if not now, when? And if not government, working with churches and civic groups and businesses and individuals, then who? It is Bradley's challenge to every other candidate: Why should they not dare to dream heroic dreams? As Ronald Reagan once put it. And now it is their challenge to make the case that a big idea is not always a good idea. "Big and bold is fine," says an adviser to Al Gore. "Big and bold and unrealistic is not."

In an interview with *TIME* last week, Gore let fire: he charged that Bradley would destroy programs such as Medicaid, that he takes "an old-style approach [to poverty] that spends a lot of money but doesn't have any new ideas," and would bust the budget besides. "When people have the time to analyze what he is actually proposing," says Gore, "they're in for a real surprise."

BRADLEY GORE

POVERTY He would increase the minimum wage over two years; expand the Earned Income

Tax Credit; permit mothers on welfare to keep their child-support payments; and improve access to food-stamp and other existing programs

HEALTH CARE He would abolish Medicaid in favor of giving the uninsured access to the insurance programs for federal employees; require parents to insure their children; offer a Medicare prescription benefit; subsidize insurance premiums for poor families; and give tax breaks to those with modest incomes

POVERTY He would require all fathers who owe child support to pay or go to work; increase the amount of child support that gets paid directly to poor families; make it harder for parents who owe child support to get new credit cards; enlarge the income that a couple can earn while receiving the full Earned Income Tax Credit

HEALTH CARE He would expand an existing federal program that covers poor children and low-income families; fix Medicare and offer a new prescription benefit; allow those between 55 and 65 access to Medicare; provide tax breaks to small business for employees' health insurance

LEFT? ...Bradley puts the emphasis on government responsibility and justice

DEMOCRATS ARE THEY?

At the dawn of Campaign 2000 it was the Republicans who were supposed to be host to a fight for the heart and soul of their party; and yet, as another candidate folded her bumper stickers last week, the G.O.P. has all but crowned a front runner who never misses a chance to be seen talking about compassion in a colorful sea of children. And even as George W. Bush drives in his big-tent poles all over the middle ground, it is Al Gore who

finds himself locked in what looks like a real philosophical battle over the future of the Democratic Party with a challenger who casts a very long shadow.

A lot has changed since the last time the Democrats had a primary fight on their hands. In 1992 Bill Clinton challenged his party to scrap the philosophy that had lost five of the past six elections and get back in touch with mainstream values: work, family, personal responsibility, free markets, accountable government. When he tried to do something very big, like overhaul the entire health-care system, it yielded a fiery Republican Congress. By 1996, Bill Bradley had given up on politics and Bill Clinton had conceded that "the era of Big Government is over."

So now the budget is balanced, even running a surplus, and the welfare rolls are down and incomes are up and government spending represents a smaller share of GNP than at any time since 1974. And just when Al Gore finally gets his turn to bid for the job he has trained for his whole life, along comes Bradley as if to say, Thanks, Al, for this great economy, but I'm the only guy with the guts and imagination to know what to do with it.

The sizzling fight has every pundit arguing over who's really a liberal, who's a centrist, but a close look at their ideas suggests that the Bradley-Gore race is not a neat ideological battle. Virtually any proposal comes with a disclaimer, as Bradley's did last week. The principle that all families should have a chance for a better life, he said, "is not a liberal principle or a conservative one. It does not belong to any

political party." So as Bradley and Gore prepare to meet this week for their first debate, voters will need to be listening very closely to figure out what kind of presidency these men are promising.

Both men have always defied pigeonholes. In the Senate, Gore was an environmentalist who knew everything about the MX missile; Bradley favored funding the Nicaraguan *contras*, but was against the Gulf War. These days, whether they are talking health care, education, crime or poverty, the instruments they use, for the most part, all come out of the New Democrat toolbox. Bradley has gone further left on gays, proposing that they should have all the legal and economic rights of marriage short of the title itself, and he's gone further on gun control, where he favors registering all handguns. But on most issues, he is mainly promising to spend more rather than spend differently. On health care, no one is proposing a government takeover of the system; Bradley's plan is more expensive, but it centers on giving people the money to buy private insurance. Likewise, his proposals to raise the minimum wage as well as funding for day-care and after-school programs and Head Start are all Clinton staples, proposed as far back as 1992 but never wrestled through a Republican Congress.

The similarity in their words, of course, helps explain the difference in their music. Bradley talks more about government responsibility and justice, Gore about personal responsibility and standards. Gore appeals to the party's sense of loyalty: Who was there to fight with you during the wars with the Gingrich Congress? Bradley appeals to the Democratic outside dreams of the New Deal era: bigger is better. Both are trying to evoke a time when there were distinctions to be made because now there are so few.

And this is exactly where Bradley puts Gore in a box. Bradley dismisses Gore for his caution, and all but points to the centerfield fence as he steps up to the plate. "If we can muster the will and create the technology to put a man on the moon in a decade," he declared in his poverty speech last week, "then surely ... we can eliminate



CENTER? ... Gore emphasizes personal responsibility

child poverty as we know it." Bradley at times seems less proud of his actual proposals than his sheer willingness to make them: "I believe we have the methods," he said. "The question is, Do we have the will? That... is the real issue."

All of which implies that Gore isn't brave enough or doesn't care enough about the poor to spend what it takes to help them. And in a way, this is a hopeless trap. Bradley may be making promises he can't keep, but Gore suffers if he pulls on a green eyeshade and starts sounding bloodless as he challenges Bradley's numbers and details. After all, Bradley says, Kennedy didn't know what kind of rocket fuel it would take to get to the moon; he just had the nerve to vow that we would get there somehow.

And how exactly is Gore supposed to argue with that? When he launched his campaign last summer, he promised to maintain the fiscal discipline that the Democrats finally embraced when they agreed to balance the budget. While he would dip into the projected surplus to pay for his own health-care and poverty programs, he is not as free-spending as Bradley, whose health-care plan alone could consume most of the non-Social Security surplus for the next 10 years. The minute he matches Bradley's wish list, however, Gore opens himself to attack from Bush for reverting to the days of tax-and-spend orthodoxy.



BIG IDEAS Bradley takes his plan to eliminate child poverty to a Brooklyn church

"He doesn't care about fiscal responsibility," says a Gore adviser about Bradley. "Nobody in the world will pass Bill Bradley's plan—nobody—because it will crowd out all other government spending, including education and military readiness." Economists note that if current government spending simply keeps pace with inflation, the surplus never appears at all. Well, says Bradley spokesman Eric Hauser, "flexibility is part of the final decisions. If economic conditions change, we'll bear that into account." And besides, Hauser adds, "The

Gore campaign has no credibility to analyze anyone else's budget numbers when they have put a price tag on anything he's doing."

But for the Gore camp, Bradley's policies have "a Rip Van Winkle quality," in the words of an adviser. "It's like he somehow missed the last decade of political thought." Gore should be able to get up and say that the most effective antipoverty program in American history is the economy we've now got. Crime is down, welfare rolls are down, the budget is balanced, and child poverty is actually at its lowest level in 20 years. Do you really want to change tactics now?

INTERVIEW

Gore Unleashes on Bradley

By KAREN TUMULTY WASHINGTON

IT WAS A DIFFERENT GORE CAMPAIGN—and a different Al Gore—that New Hampshire voters saw rolling through their state last week. The candidate who used to be whisked away by his Secret Service detail promptly at the end of each event lingered into the night to talk with stragglers at a town-hall meeting, staying until a cleaning crew began refolding and stacking the empty metal chairs. He got around in a Suburban, not the vice-presidential limousine. Gone were the crisp navy suits, replaced by khaki pants hemmed short enough to display at least 6 in. of his shiny cowboy boots. At his belt he had clipped the proud emblem of the techno-geek: a PalmPilot.

More important, the candidate who had promised to tear up all his talking points seemed to have done it. And, for once, the audiences seemed unscripted as well. Over the course of two days, Gore

took questions on everything from global warming to cloudy tapwater, from prescription drugs to extraterrestrials. As he left the state on Friday, more than 1,000 Gore volunteers bused in from 14 states were preparing to knock on 100,000 New Hampshire doors.

All of which was designed to send the state a signal—Al Gore has finally figured out he has to work for its vote. Now running even in a primary race that he had once expected to be a blowout, Gore this week will give New Hampshire voters—and the nation—their first opportunity to compare him side-by-side with the surprisingly strong incumbent Bill Bradley. Until now, Gore has largely refrained from criticizing Bradley and his proposals directly. But in a feisty interview with *TIME* on Friday, Gore made clear he is ready to engage the battle:

TIME: Now that Bill Bradley has begun to lay out his proposals on the issues, such as health care, how does his vision of govern-

ment—what it should do and what it can solve—compare with yours?

Gore: When people have the time to analyze what he is actually proposing, they are in for a real surprise.

He proposes the elimination of Medicaid, which is a heavily negotiated, relatively generous package of health benefits for the poor, and could never be enacted in this Congress. In its place, as I understand it, he would have a mandate for parents to buy insurance in the private market with a subsidy. Will hard-pressed parents purchase benefits anywhere nearly as generous as those Medicaid provides? Will they feel like they can? Or will they be forced by circumstances to use the subsidy to get more limited care, and then use their own money for other pressing priorities that are always knocking at the door?

The cost of his plan exceeds the entire surplus and therefore takes away any chance to fix Medicare. And by opening up the Federal Employees Health Benefit plan to all comers, this would guarantee that those who have trouble purchasing health insurance elsewhere because they have high risks and high costs will come



BATTLING to come back in New Hampshire, Gore is shedding the suits

to jail—the very fact that Gore is playing defense on core Democratic issues shows how Bradley has got under his skin.

At the same time, Bradley's poverty speech was notable for some things he *didn't* say. He has been an outspoken critic of the 1996 welfare-reform bill, arguing that forcing welfare mothers into the work force "cuts the bonds between mother and child" and that without subsidized child care and health coverage, too many could fall through the cracks. Yet in his speech, he did not call for a repeal of the time limits or work requirements. Gore seized on the

omission. "He didn't propose to repeal it, did he?" he said to TIME. "It tells me that upon closer examination, he belatedly came to the conclusion that most every other American has come to, that welfare reform is working."

Bradley has the advantage of an expandable universe; voters are curious about the guy; they want to know more. There are the restless liberals who are attracted to his high-fiber programs; there are the Clinton haters who just want a change; and then there are those who don't blame Gore for Clinton's sins but who have decided in advance that he has no chance against Bush. This may be the peculiar core of Bradley support: mainly educated, independent male voters who helped launch the New Democrats in the first place, who don't care about loyalty and labels at all, and who really want to win.

Which means that Democrats next year will have a real choice. They just have to act themselves the hard questions: Is fiscal discipline, and the buoyant economy that feeds it, now so much a part of the democratic bloodstream that voters will always watch the bottom line? Or are they more interested in where we go next than in what it took to get here, and are willing to trust that the dreamer will find the money somewhere to pay for all he wants to do?

—Reported by John F. Dickerson/
Washington and Karen Tumulty with Gore

into the FEHBP, thereby driving premiums sky high.

In one fell swoop canceling Medicaid, eliminating the chance to fix Medicare and wrecking the federal employees plan—that's quite a day's work.

The ideas turn out to be bad ideas, and I don't think they'll hold up under analysis.

The approach that I'm recommending is a series of changes that build on the progress we've made. It's unacceptable for 44 million Americans not to have health insurance, but it is also unacceptable to severely damage the health care being provided to 84% of the people. What I propose is to start by ensuring every child in America would have health insurance by the end of the next President's term.

TIME: Given how critical Senator Bradley has been of welfare reform, what do you think of the poverty proposals he put forward this week?

Gore: He didn't propose to repeal it, did he? It tells me that upon closer examination, he belatedly came to the conclusion that most every other American has come to, that welfare reform is working.

Welfare reform is a success, but we can't be complacent. We have to stay with it, and we have to give the job training and child care and transportation alternatives and life-skills training that are critical to not just getting a job for people coming off welfare but empowering them with the skills and services they need to hold the job.

[Bradley's proposals were] an old-style approach that spends a lot of money but doesn't have any new ideas. [He proposes] the expansion of the Earned Income Tax Credit. I was the author of that proposal. I wrote that, so I say, welcome aboard. That is something for which I have been the principal proponent for a long time.

TIME: Does it seem as though Bradley is looking to refigure some of the battles that were fought in your party in the early 1990s?

Gore: Yeah, yeah, yeah, yeah. Fought and won—without his participation.

TIME: You say you feel you are finally "connecting"? What does that mean?

Gore: It's the result of total immersion. In past campaigns, in the final six weeks I felt

something like that. It happened a year early this time.

There's another factor. As Vice President—it's been an honor to serve as Vice President for a full seven years—but anybody who serves as Vice President is honor-bound to advance the policies of the Administration and to try to help the passage of the President's policies. If you are faithful to that commitment, and somebody asks you a question about policy, you are going to spend a fraction of a second reflecting on the words you choose to make sure that you're moving the ball down the field on behalf of the team that you're a part of. That can come across as stiffness and inauthenticity. I'm not saying that's all of it. I think I have a formal manner. But the easiest thing in the world for me is just to react spontaneously and tell you what's in my heart about whatever you want to discuss.

That's what I did in the House and Senate, and that's what I'm doing now. That's another thing about these open meetings. They are completely unpredictable. You are operating without a net, and I like it.



ARE HILLARY'S BROTHERS DRIVING OFF COURSE?

Hugh and Tony Rodham are Bill Clinton's in-laws, a connection that's brought them pain and gain

By VIVECA NOVAK and JAY BRANEGAN

THEY'RE KNOWN AS "THE BOYS." SO close have Tony and Hugh Rodham been to their sister Hillary Rodham Clinton that they tagged along on the Clintons' 1975 honeymoon. Always overshadowed by their high-wattage sibling, they began a new chapter in their lives when Bill and Hillary moved to the White House. Was it a blessing or a curse, this kinship to the Leader of the Free World?

"It can go both ways," said Tony Rodham, who divides his time between Florida and Washington. "There's some wonderful things that have happened to me because of my relationship with Hillary and Bill, and there's been some really terrible things that have happened to me."

Usually it is the President's side of the family that attracts unwanted publicity—

Roger Clinton, Neil Bush and Billy Carter come to mind. But in the two-for-one Clinton presidency, the First Lady's brothers have joined in the tradition. Some of their misadventures are known. Now TIME has uncovered new examples of the brothers' asking for—and receiving—White House meetings with top Administration officials on behalf of their business associates, including a scheduled drop-by visit from the President himself. So far, the Rodhams don't seem to have made much money from their White House connections, but their sister's expected run for the U.S. Senate means their business dealings could provide more fodder for the Clintons' many political foes.

By all accounts, Hillary's two brothers are colorful, likable men. At 45, Tony has a job history that includes stints as an insurance salesman, a prison guard, a sort of cable-service repo man (during which he

AT PLAY Tony, left, and Hugh, right, tee off with Clinton in Coral Gables, Fla., in 1996

drew gunfire at Chicago's Cabrini-Green housing project) and a private investigator. Five years ago, he married Nicole Boxer, daughter of California Senator Barbara Boxer, in an elegant Rose Garden ceremony. His big brother Hugh, 49, a bearlike man who once played football for Penn State, served as a Peace Corps volunteer and spent more than a decade as an assistant public defender, including several years defending clients in Miami's pioneering drug court (started by local prosecutor Janet Reno, whom Hugh commended to his brother-in-law for Attorney General).

The brothers for several years shared a bachelor pad in Coral Gables, Fla., but their first major business venture together was a \$118 million plan to grow and export hazelnuts from the former Soviet republic of Georgia. This seemed attractive in light of a booming Western demand for hazelnut-flavored confections. Along with Stephen Graham, Tony's sometime partner and an occasional advancement man for Mrs. Clinton, the brothers flew to Georgia in August to look over the operation.

The first sign of trouble appeared when Georgian officials got upset that the group

was going straight to Batumi, a stronghold in the western region of the country ruled by political potentate Aslan Abashidze, a powerful rival to Georgian President Eduard Shevardnadze, a U.S. ally. White House officials urged the group to make a stop in the Georgian capital of Tbilisi first and meet with Shevardnadze, which they did. The meeting "was absolutely great," said Tony. "He promised to help us." Then the group spent eight days in Batumi meeting with Abashidze, as well as with hazelnut farmers, the Orthodox bishop and others who fêted them for the huge investment they were expected to bring.

The Rodhams had tumbled into the byzantine world of post-Soviet politics. According to Tony, Abashidze never exploited his newfound connection to the White House. But Shevardnadze sympathizers say Abashidze, who enjoys support from Georgia's much feared neighbor Russia, seized on the visit of President Clinton's in-laws to suggest that he had a seal of approval from the U.S. government in upcoming parliamentary and presidential elections. In fact, just after the Rodhams left, according to Georgian news reports, Abashidze trumpeted "the possibility of political support rendered to him by U.S. President Bill Clinton" and said the U.S. branch of the hazelnut investment firm would be located "next to the White House." The Rodhams' trip culminated with Tony's flying to Rome to become godfather to Abashidze's new grandson.

National Security Adviser Sandy Berger, who feared the Rodhams were being manipulated by Shevardnadze's foe, told the brothers in September that they should dump the hazelnut deal. The Rodhams resisted. The White House tried again, and according to officials, this time the brothers backed down. But in a recent interview, Tony would say only that he's "restructuring" the venture and complains that he and Hugh are victims of a pro-Shevardnadze disinformation campaign. Tony wouldn't say whether he had money invested in the venture or was acting on behalf of others; Hugh said he has no money at stake and was simply the company's lawyer.

The hazelnut imbroglio wasn't Tony's first dip into murky foreign political waters. In 1997, sources tell TIME, Tony—working as a consultant for a company trying to do business in Russia—arranged a White House meeting for Moscow's pow-

erful Mayor Yuri Luzhkov. Rodham was working for Gene Prescott, who was involved in IBN, a start-up that wanted to bring "smart" credit-debit cards to Russia and was hoping for the support of Luzhkov. Prescott knew Luzhkov wanted to meet with Clinton and asked Tony if he could set it up, according to Tony. Former White House officials tell TIME that this was touchy business; Luzhkov, a potential successor to Russian President Boris Yeltsin, has been accused of having links to Russian

Russia desk at the White House, at the NSC, as anybody in this country can do," said Rodham in an interview. But is it possible his request was treated differently from the way it might have been if his name were, say, Jones? Indeed, another prominent American working in Russia relations, who asked not to be named, made a similar call on Luzhkov's behalf and had no luck at all.

If Tony Rodham's business dealings might benefit from some scrutiny, the same might be said about some of his business

associates—like a Georgian wheeler-dealer named Vasil Patakashvili. He was the one who thought up the smart-card and hazelnut ventures. Patakashvili has had other brushes with controversy. In the early 1990s he opened Liberty Bank, ostensibly to operate in Georgia and the U.S. But in 1994 the Comptroller of the Currency issued a warning that the bank was not authorized to operate on American soil. The bank shut down in the U.S. Now Patakashvili and several partners are being sued by two men who claim that Liberty, IBN and several other enterprises amounted to a Ponzi scheme in which they lost hundreds of thousands of

dollars. And they claim in the suit that one of the partners, Robert Kay, told them Tony Rodham and President Clinton "were behind the [IBN] project and that Clinton was going to approach Russian President Boris Yeltsin personally" to support it. Kay and Patakashvili could not be reached for comment; Rodham denies saying anything that would lead to such a statement, or knowing about Liberty Bank's problems.

And what of brother Hugh? He too appears to have discovered that being a First Brother-in-Law has its advantages. He left the Miami public defender's office and ran in 1994 in a doomed-from-the-start bid to unseat popular Republican Senator Connie Mack. He then parlayed his family fame into a radio show.

It was Hugh's involvement, despite his having little relevant experience, with a group of plaintiffs' lawyers fighting Big Tobacco that led to his most high-profile public castigation, this one from the President's foes in Congress. The lawyers' massive class action against cigarette makers on behalf of injured smokers was dismissed in 1996. But the attorneys, known as the Castano group, elbowed their way into separate ongoing negotiations between the cigarette companies and state attorneys



WHEELING AND DEALING The brothers met with Georgian President Shevardnadze while working on a plan to grow and export hazelnuts

■ **THE WHITE HOUSE** told the two to quit their hazelnut deal in the former Soviet republic of Georgia for fear it could hurt U.S. foreign policy

■ **TONY ARRANGED** a White House visit for a controversial Russian politician to benefit a business venture

■ **HUGH DREW FIRE** for his role in negotiating a potentially lucrative tobacco settlement, and he is now targeting the gun industry

mobsters. Recently he had been involved in a dispute with an American businessman who was subsequently found murdered in Moscow. That it was Tony who was requesting the meeting with Luzhkov made things very uncomfortable for Berger, according to someone familiar with the episode. But on a Saturday in April 1997, when few people would notice, Berger agreed nonetheless to meet with Luzhkov, and Clinton arranged to come by.

Was Rodham using his pull to line his own pocket? Rodham says he had no money invested in IBN, although he was paid by Prescott, a Florida hotel owner, for his work on the company's behalf. "I called the

general, who had their own lawsuits going against the tobacco firms. How did these lawyers manage to get involved? Largely because of Hugh's presence, others in the settlement talks said. "We felt we had to keep [the Castano lawyers] because of Rodham" and his famous kin, said one of the attorneys representing the states. Hugh helped arrange some White House meetings for some of the negotiators with deputy White House counsel Bruce Lindsey and others. And the Castano group won a potentially lucrative provision in the \$368.5 billion settlement that could have awarded them millions in fees from an arbitrator. Ultimately, Hugh and the Castano lawyers came up empty-handed after the settlement foundered on Capitol Hill.

But not before the Senate Republicans made an issue out of Hugh's role. His name was invoked on the floor as a symbol both of rich trial lawyers (though he had yet to become one) and of the C.O.P.'s arch-enemy, Bill Clinton. A Republican dubbed him "the \$50 million man," an inflated estimate of what Rodham might have made from the deal. Hugh maintains, and at least one other lawyer confirms, that he and his law partner Gary Fine were invited into the original Castano class action by a Pennsylvania lawyer who was an old friend—and they paid a \$100,000 admission fee for the privilege. "It was totally unforeseen, when we joined... that there would be any connection with politics," Hugh said in written responses to TIME.

But Hugh stands to do well if the Castano group prevails in suits the lawyers have filed on behalf of five cities against the firearms industry—the new frontier of class-action litigation. Sources tell TIME that Hugh was one of several lawyers who began negotiating a possible settlement with a gun-industry trade group earlier this year. Robert Ricker, former head of the group, said Hugh helped arrange a White House meeting in early May with Lindsey, domestic-policy adviser Bruce Reed and others. "He took me aside once and told me he'd... filled [the Clintons] in on the status of the talks," says Ricker. "He was a serious player." And Hugh and several of the other Castano lawyers still meet from time to time with Clinton Administration aides on the gun issue, a White House source said.

Tony says he and Hugh are no Billy Carter. When he's approached by those who want to exploit his family ties, Tony says, "I tell them to take a hike. I don't do business that way." But the brothers themselves might be well advised to hike away from a few more business opportunities. When you're related to the White House, a deal isn't always just a deal. ■

VIEWPOINT

Matthew Cooper

The Search for Authenticity

After Clinton, candidates want to be real. Are they?

WE KNEW THERE WOULD BE A "YUCK!" REACTION TO BILL CLINTON THIS election season. We just didn't know exactly what it would be. After all, as the cliché goes, every election is a reaction to the previous President—and that goes double when the guy has problems defining the word is. The conventional wisdom last year was that America would react to Clinton by choosing a leader who put rectitude above all else. But that hasn't happened. The Man to Beat, George W., has made clear that he was once "young and irresponsible." For a while, it seemed that the reaction to Clinton might be ideological. Nope. Lots of candidates—Gore, Bush—are hugging the middle, Clinton-style.

So how is America, or at least those who have begun to follow the race, responding to Clinton's dissembling? The answer is a search for authenticity. We want our pols real, genuine. Phony is out. Look at Lamar Alexander. This year, unlike in '96, he skipped the plaid shirts and the exclamation mark, but the artifice still rankled. He's gone, as is Elizabeth Dole with her syrupy smile. G.O.P. consultant Frank Luntz says he's never seen such low tolerance for packaging.

Of course, being spontaneous requires careful preparation. When Bush tells reporters that there is still time to "screw it up," is it a rare moment of self-doubt or mere spin to lower expectations? I suspect the latter. John McCain's I-tell-it-like-it-is demeanor is compelling, but Senate colleagues think he's hiding his red-faced temper. Gore has explicitly said he's "throwing away" his prepared text. To broadcast his soul searching, he has released his Vietnam letters. His campaign has even leaked



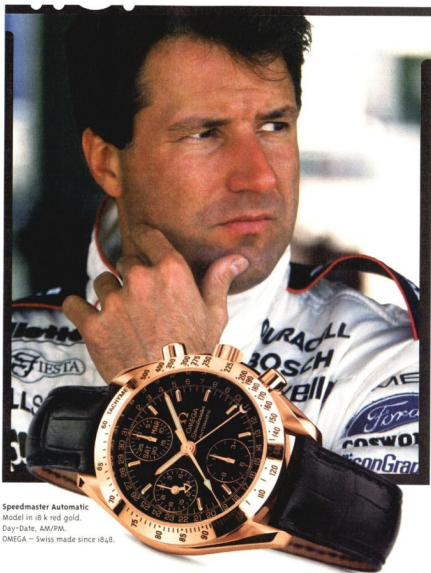
Reaction: In 2000, voters crave candor, not Clintonesque spin

Gore's handwritten text of an ad to show he's not consultant driven. For his part, Bill Bradley wants to radiate authenticity. Each time he takes to the podium, reading glasses perched halfway down his nose, he's tacitly shouting, "I'm not slick!" Bradley, who endlessly practiced jump shots, seems as studied as ever.

And so the line between real and authentic gets harder to discern. With Gore, it varies from moment to moment. When he chirps about devoting his life to "change that works for working families," he is just spewing a contrived phrase. But for what it's worth, I think I saw a bit of the real Al Gore a few years ago when I interviewed him about the environment. The session was supposed to last 15 minutes. It went on for 90 as Gore talked about ozone depletion, at times pulling out charts like a college professor. His passion seemed pretty real, to me at least. At some point in this campaign, though, he decided not to sound wonky—which is probably a mistake if you are, in fact, a wonk. Instead of posing, Gore might follow Gray Davis. As California's Lieutenant Governor, Davis was in a similar bind—second banana, dull, familiar. Instead of feigning charisma, Davis ran for Governor last year as, well, dull and experienced. He won.

Of course, authenticity, even if you stumble upon it, may be overrated. The late literary critic Lionel Trilling noted that authenticity was a relatively modern idea. Until the Romantic era, you were not supposed to reveal your true self to the world. Now, that's all we're supposed to do. But think of our fearless World War II leaders. What if F.D.R. had let it all hang out about his physical pain, or Winston Churchill had talked through his depression? Keeping things to yourself isn't the worst thing for a candidate, a leader—or the rest of us. ■

Michael Andretti's Choice



Speedmaster Automatic
Model in 18 k red gold.
Day-Date, AM/PM.
OMEGA — Swiss made since 1848.

Omega - My Choice !! *Michael Andretti*

Ω
OMEGA **CART**
OFFICIAL TIMEKEEPER

REEDS
Jewelers
Make It A Moment To Remember.
FOR THE STORE NEAREST YOU CALL 800-545-7977

The Fruit of Its Lab

How a company that exports jobs pushes for a Capitol Hill handout

By ADAM ZAGORIN WASHINGTON



IF YOU ARE AN underwear mogul, you surely cannot lack confidence. So it is with Bill Farley. The handsome physical-fitness buff has under his belt brands like BVD, Munsingwear and his flagship, Fruit of the Loom. He rubs shoulders with the rich and powerful,

and recently co-chaired a lunch that raised more than \$500,000 for George W. Bush. Muscles rippling, Farley, 57, has also shown up wearing a tank top in Fruit of the Loom advertising. He once even put himself forward as a candidate for President of the United States.

These days, however, Farley's political focus is squarely on Congress, where Fruit's adventures in lobbying offer a choice example of how the game is played. Fruit of the Loom is a tattered company, suffering from bad performance and poor management and lobbying heavily for a bill that would ripen its bottom line.

How likely is it that the company's case will be heard on the Hill? Well, last year

alone Fruit handed out more than \$435,000 in soft-money donations, a figure that puts contributions by the firm (1998 sales: \$2.2 billion) ahead of those of such giants as Coca-Cola, Exxon and Bank of America. Most of Fruit's plums go to Republicans, including \$265,000 to the National Republican Senatorial Committee, run by Kentucky Senator Mitch McConnell, the principal opponent of campaign finance reform.

This week, with Congress having for now killed campaign finance reform, McConnell and other Republicans will get on with other business, such as an amendment to an African trade bill that would allow apparel produced in the Caribbean Basin to enter the U.S. duty free, provided it is assembled from U.S. fabric.

Fruit's lobbyists—along with those from competitors like the Sara Lee Corp., which makes Hanes underwear, and retailers like the Limited and the Gap—are pushing hard for passage. Fruit officials claim the measure, which Bill Clinton supports, will create jobs, and deny that the company's donations can buy influence. Says Ron Sorini, a Fruit lobbyist: "There's absolutely no correlation between our soft-money donations and those who decide to vote in favor of this bill."

Whether there is or not, Farley's much coveted tariff break comes at a cost. Eliminating duties on apparel from the Caribbean will run U.S. taxpayers at least \$1 billion in lost revenue over five years—a figure that, by congressional rules, must be made up with cuts in other programs.

Fruit confirms that the bill is expected to deliver a quick \$25 million to \$50 million to the bottom line, adding to savings achieved after moving some 17,000 of its U.S.-based jobs, mostly to the low-wage Caribbean Basin, and reincorporating in the tax haven Cayman Islands. The job cuts were spread across the South, especially Kentucky, where earlier in this decade Fruit was one of the largest employers. "They are trying to win in Washington what they've been unable to achieve in the marketplace," says Charles Lewis, executive director of the Center for Public Integrity, a watchdog group. "They're now trying to secure advantages from Congress at a time when they're in dire financial straits."

Dire is right. After a major inventory snafu, Fruit's financial elastic stretched again last month, when it had to make a \$45 million interest payment on accumulated debt of \$1.3 billion. Its stock, traded at \$48 a few years ago, now sells for less than \$4. The board, its confidence in Farley shaken, managed to shunt him into the role of nonexecutive chairman in August, and the company is searching for a new CEO. Farley retains a role in large measure

CONTROVERSY

The McCain Irony: Reform's Champion Rakes In The Bucks

THE PRICE OF ADMISSION WAS \$1,000 for the high-tech executives gathered last June at the Washington mansion of America Online honcho George Vradenburg. Guest of honor Senator John McCain took the balcony. "The difference between me and the Democrats," McCain joked, "is that the Democrats want everyone to have a house. I want everyone to have a house like this."

Why were all these smiling tech gurus, including AOL chairman Steve Case, clumped around

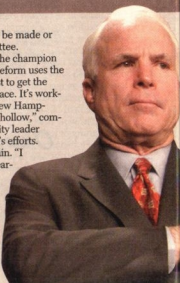
McCain? Did they think the G.O.P. long shot would be the next President? Maybe, but they were more certain he will continue as chairman of the Senate Commerce Committee, which oversees their companies. "We can't afford not to contribute," says a lobbyist.

Is this any way for a "maverick" to behave? Last week Elizabeth Dole dropped out of the presidential race, crying poverty. Meanwhile, McCain's day job lets him play at Washington's favorite pastime, taking donations from

corporations that can be made or broken by his committee.

The irony is that the champion of campaign finance reform uses the system he runs against to get the money to stay in the race. It's working. He's second in New Hampshire. It "rings a little hollow," complained Senate majority leader Trent Lott of McCain's efforts.

Guiltily, says McCain. "I know there is an appearance problem. But I have never pressured a lobbyist to contribute... I am sure there are more than a few who wished I had done their bidding." To reject donations by compa-



or

THE POLITICS OF UNDERWEAR

because he still controls 28.5% of Fruit's voting shares. He has also arranged for the company to guarantee loans to himself worth \$65 million.

Fruit of the Loom's favorite trade bill has led to a rare split between Kentucky's two conservative Republican Senators. While McConnell is expected to support the tariff cut, his colleague Jim Bunning has no intention of backing the measure. Asks Bunning: "How many more jobs do we have to lose until we wake up and smell the Caribbean coffee?"

Yet for Bill Farley, the aroma is nothing if not enticing. By one count, he's tried to get versions of the bill through Congress six times in recent years. Perhaps seven's the charm.

DOUBLE EDGED
With his standing in the polls rising, McCain vows to continue his crusades for campaign-finance reform even as G.O.P. colleagues sharpen their attacks on his own practices

nies he regulates—as some suggest—would put him out of competition, he says. He also says the donations are too small to be corrupting—\$1,000 from individuals and \$5,000 from political-action committees.

McCain's reforms are aimed not at individuals but at the unlimited amounts that corporations, unions and others can give to a political party, so-called soft money. Last week his bill to outlaw those donations died in the Senate in what has become almost an annual ritual.

The harder McCain pushes for reform, the bigger a target he becomes. Republicans who want to keep the spigot open have spread rumors of dark deals the Arizonan has cut for donors. One such story: his change of mind on rules to ease ex-



ADIOS: In Kentucky, Fruit of the Loom eliminated more than 7,000 jobs in the past six years. Here, would-be workers attend a job fair held by new arrival Amazon.com



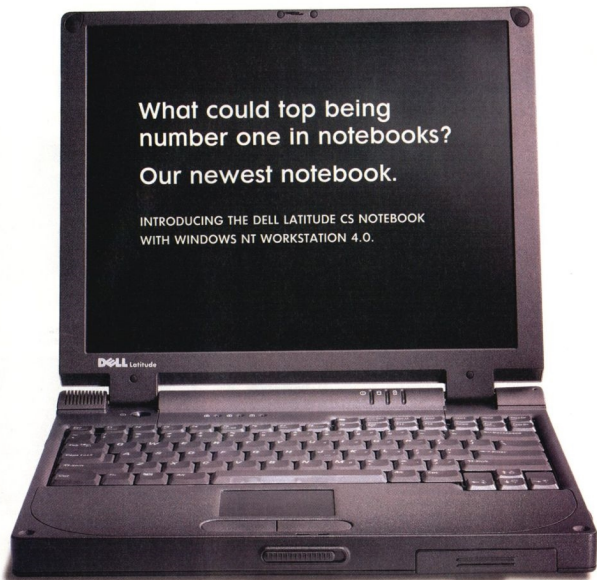
SOFTIES: Farley, of Fruit of the Loom, shovels cash into the national Republican senatorial campaign fund, headed by Kentucky Senator McConnell

port limits on technology to scramble and unscramble everything from computer images to phone conversations. McCain's worries about national security kept him from bending to Silicon Valley's arguments that such controls would hamper U.S. companies' ability to compete. After a long lobbying effort, he came around—though just how much is a matter of debate. He says the national interest could be protected by giving the President a veto over exports.


A clear-cut case of McCain's changing his position for campaign cash hasn't surfaced, and compared with those of some presidential rivals, his corporate donations are puny. Industries that are in his thrall one week, he points out, are often pummeling him the next. He

harangues cable companies whose rates he says are too high. Long-distance carriers think he favors local phone companies. "He feels he's entitled to take your money at the same time he feels he's entitled to kick your ass," says a telecom executive. This week he will disappoint another set of donors, proposing to end oil and gas tax breaks to pay for school vouchers. Oil and gas companies have given more than \$78,000 to his campaigns in recent years.

Still, it's not likely to stop them from ponying up next time a McCain fund raiser calls. And their contributions will keep the McCain contradiction afloat, giving him resources to keep rising in the polls by railing against the system. —By John F. Dickinson and Viveca Novak



- Only 4.3 lbs⁽¹⁾ and 1.1" thin
- Large, bright 13.3" XGA Active Matrix Display
- 64 MB SDRAM, (320MB Max)
- 4.8GB⁽⁴⁾ Ultra ATA Hard Drive

- Intel® Pentium® II processor at 400 MHz
- Microsoft® Windows NT® Workstation 4.0
- 3-Year next business day on-site service⁽³⁾
- Priced at \$2989
-  E-value code: 89430-791029



pentium® II

(1) The minimum weight is 4.3 lbs. and includes a hard-disk drive, a battery in the battery bay, the external media module, and one memory module. (2) Offer available only for Latitude notebook orders placed between August 25, 1999 and February 29, 2000 with Windows NT 4.0 factory-installed. Dell currently expects to ship the upgrade during first half of 2000. Some restrictions apply. For more details, call 1-888-289-8361. (3) IDC U.S. Quarterly PC tracker: Q2'99, results 9/99. (4) For hard drives, GB means 1 billion bytes; total accessible capacity varies depending on operating environment. (5) On-site service may be provided by a third party provider under contract with Dell and is not available in certain areas. Technician will be dispatched if necessary following phone-based troubleshooting. Pricing valid in US only; excludes shipping, handling and taxes, cannot be combined with other offers or discounts, and is subject to change without notice. Intel, Intel Inside logo and Pentium are registered trademarks of Intel Corporation. Microsoft, Windows and Windows NT are registered trademarks of Microsoft Corporation. Dell, the Dell logo and Latitude are registered trademarks and Be Direct is a trademark of Dell Computer Corporation. © 1999 Dell Computer Corporation. All rights reserved.

What's ultra about the new Dell® Latitude® CS? It's a 13.3" notebook with a full size keyboard. Yet it tips the scales at just 4.3 pounds¹. Which makes it as mobile as you are.

But it's no lightweight. Because the ease of use and reliability of Windows NT® Workstation 4.0 is built for business. With Windows NT's remote networking and multitasking capabilities you'll have enough latitude to get down to business anywhere. You even get a free upgrade to Windows® 2000².

The Latitude CS also comes preloaded with what you'd expect from Dell: our accountability, reliability and accessibility. All of which is why more businesses of all sizes rely on Dell portables than any other brand in the U.S.³

Give us a call toll-free or visit our website. And find out more about how to stay ultra productive without staying in the office.

1-800-900-DELL
www.dell.com



New Latitude® CS Notebook
with Windows NT® Workstation 4.0

BE DIRECT™

DELL®

www.dell.com

INDONESIA'S ODD COUPLE

One is revered and the other popular, but can Wahid and Megawati govern the country?

By **TERRY MCCARTHY** JAKARTA

THE BLIND MUSLIM CLERIC STUMBLed forward and butted the microphone with his head before a minder steadied him. Another aide whispered the presidential oath in his ear as he pretended to read the words out loud from the folder thrust into his hands. It was an awkward beginning in front of the national assembly for Abdurrahman Wahid, a stroke victim who last Wednesday became the first freely elected President of Indonesia. And it was a bitter dénouement for Megawati Sukarnoputri, the presumed front runner who had been left sucking for air by a series of political maneuvers she hadn't even seen coming.

Back in his seat, Wahid, 59, appeared to doze for a time until he was helped to the podium again to make his acceptance speech. After promising economic reform, Wahid cut his speech short, "because the longer I speak, the more we will have to account for later." The 700 delegates burst into laughter as the tension evaporated. The man fondly known by the nickname "Gus Dur" had shown once more that despite his physical frailty, neither his wit nor his wits had deserted him.

His truly brilliant piece of manipulation was yet to come. Even as Megawati dabbed at her tears and her supporters were rioting in the streets outside, the wily Wahid was engineering a compromise under which she would be vot-

ed Vice President the following day. Indonesia underwent yet another of its dizzying mood swings. Within 24 hrs., the Molotov cocktails and rocks that had pelted the police were replaced by victory chants and firecrackers as Megawati's followers turned the center of Jakarta into a street party that lasted into the small hours of Friday morning.

Indonesia would be an easy diagnosis for a psychiatrist: manic-depressive. In the 18 months since former President Suharto was deposed, the country has lurched repeatedly from giddy euphoria to violent despair and back. But despite the ethnic violence, lynchings and looting in major cities and the carnage in seceding East Timor, this sprawling archipelago of 210 million people has not disintegrated into ungovernability or civil war. Some had predicted the world's next Yugoslavia, but after last week, Indonesia had instead completed its graduation from a military-backed dictatorship to the world's third largest democracy (after India and the U.S.). "Indonesia is born again," said military historian Salim Said. "This is a chance to finally see if civilians can run the country or not."

It is a steep challenge. Healing Indonesia's frayed psyche will mean confronting a host of ethnic and religious wounds, as well as tending to a shattered economy that the World Bank says has suffered the worst decline of any since World War II. And if the bizarre twosome of Wahid and Megawati, so



ANGER
Megawati supporters took to the streets after she lost the presidency



WEAK BUT WILY Wahid was helped to the podium. Will he be able to serve out his term?

different in almost every other aspect of their characters, have one thing in common, it is their lack of experience in government.

Wahid is from a distinguished family of Muslim leaders. Known for his mischievous wit, the multilingual scholar speaks English and Arabic fluently. He studied in Iraq and Egypt, and heads the 30 million-strong Nahdlatul Ulama, a nationwide association that runs traditional Islamic schools. But he also is a lover of Western literature and classical music, has a long record of opposing religious extremism and speaking out on behalf of the Christian and Chinese minorities in Indonesia and has even recommended opening diplomatic relations with Israel—much to the fury of more conservative Islamic groups. "Gus Dur is a pluralist by nature," says Islamic scholar Nurcholish Majid. "Islamic law would be far from his mind."

It is the immense respect Wahid commands from across the political spectrum



that allowed him to seize the presidency. He knew the incumbent, B.J. Habibie, was too unpopular to be re-elected, but he also knew that his former ally Megawati was not going to be able to get enough votes in the assembly to win. Megawati's P.D.I. party had won the single largest share of the vote in June's national elections. But subsequently the former housewife failed to reach out to other parties to guarantee herself a majority in the assembly. Muslim parties began to rail against the prospect of having a female President. Wahid and Megawati had been very close in the reformist campaign last year, but even he came to resent her aloofness after the June polls: a mobile phone he carried whose number only she knew "rarely rang," according to one of his aides.

The daughter of Sukarno, Indonesia's first President, Megawati spent her childhood in the presidential palace and has a Brahmin's sense of entitlement. She instinctively shuns the business of deal-making and says, "For me, silence is a po-

litical act." But her refusal to engage with other parties, plus the rabble-rousing tactics of her supporters, threatened to degenerate into a head-on confrontation with Islamic parties. "Megawati's followers were talking about revolution, while some of Habibie's [Muslim] followers were talking about a jihad," says Dewi Fortuna Anwar, a senior adviser to Habibie. A compromise had to be found, and Wahid was its vehicle. "He plays high-class politics beautifully—with both friends and foes," says Ahmad Suhelmi, lecturer in politics at the University of Indonesia. Wahid's first task will be to reconvert Megawati from a foe back into a friend.

Communication between Wahid and Megawati will become vital in the months ahead, as a new Cabinet is chosen and the political odd couple set about governing the country. "Because Gus cannot read documents, the question is who will control the flow of information to him," says Sarwono Kusumaatmadja, a former Cabinet minister. "There will be fierce competition



Vice President

■ **MEGAWATI SUKARNOPUTRI**
 ■ **PERSONAL Born** Jan. 23, 1947, in Jakarta; daughter of Sukarno, the founder of modern Indonesia; dropped out of two colleges
 ■ **CAREER A** housewife until 1987, when she joined the P.D.I. party. In June 1999 her party won 34% of the vote

"For me, silence is a political act."

President

■ **ABDURRAHMAN WAHID**
 ■ **PERSONAL Born** Aug. 4, 1940, in Jombang, East Java. Attended college in Cairo and Baghdad; almost completely blind; has suffered two known strokes
 ■ **CAREER Prominent** writer for a local newsweekly; in 1984 became the leader of a liberal Muslim organization

"I am not anti anyone."

over who is going to whisper in his ear." Or his mobile phone.

Of even greater concern is Wahid's fragile health. He suffered a stroke in 1998 that left him unable to walk unaided. "We need a leader who can unite the nation, and he has the capacity," says Emil Salim, a respected former Finance Minister. "But Gus Dur is not a healthy man." Should he die or become incapacitated, Megawati would take over as President for the remainder of his five-year term—something that could spark renewed opposition from Muslim parties, particularly if it happened before she had time to mend some political fences.

Indonesia is still in a very delicate state of recovery. It has passed its first democratic test, but it faces enormous economic problems, and its sense of self is fragmented at best. The eccentric pairing of the blind cleric and the mute princess will not enjoy a long honeymoon. —*With reporting by Zamira Loebis and Jason Tedjasukmana/Jakarta and David Liebhold/Bangkok*

Enemy of The State?

Iran's conservatives try a leading reformer as crucial elections loom

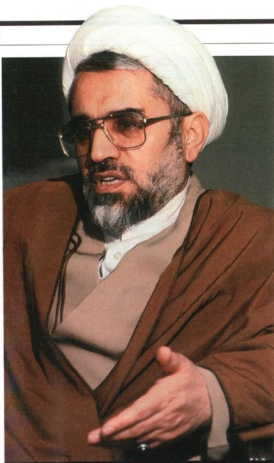
By SCOTT MACLEOD TEHRAN

ABDOLLAH NOURI DOES NOT LOOK LIKE a dangerous counterrevolutionary. In a nation run by clerics, he ranks among the most senior, not quite an ayatollah but a *hojatolislam*, or "proof of Islam." Over dates and tea in his office, the diminutive religious scholar turned newspaper publisher spoke with tones of bureaucratic conformity. But his words were far from blather. "Transferring power to the people was an objective of our revolution 20 years ago," he told *TIME* in a rare interview. But, he added candidly, "power has a tendency to create authoritarianism."

And that kind of outspokenness is one reason the powers that be in Iran wish to destroy him.

This week Nouri will be called before a court to answer a 44-page indictment. He stands accused of dishonoring the Ayatollah Khomeini, undermining the authority of Iran's ruling clergy and promoting relations with the U.S. If he is convicted, he faces a hefty fine, lashes of the whip or a dozen years in prison. Much more critically, Nouri will then be disqualified from heading the reform ticket in next February's elections, thus ending any chance of his becoming the powerful speaker of Iran's 270-seat parliament, the Majlis-e-Shura. A victory by Nouri is crucial to his chief ally, the embattled reformist President of Iran, Mohammed Khatami, and his efforts to promote moderation, expand freedom and normalize Iran's relations with the outside world. "The court is trying to get rid of me," Nouri told *TIME* last week. "But the trial is really a trial of the reform movement."

This is not Nouri's first scuffle with hard-liners: in an impeachment trial last year, parliament ousted him as Minister of the Interior for permitting student demon-



dismissed or called traitors. Says Gangi: "We have a saying in Persian, 'Only stone can break stone.'"

Being the patron and publisher of such notions has made Nouri one of the most popular politicians in Iran—and has led to expectations that the reformists may wrest control of the Majlis from hard-line conservatives allied with Ayatollah Khamenei. The prospect of getting shut out of power, maybe for good, frightens the conservatives. Lawmakers have ignored Khatami's proposals to make elections fairer by eliminating a candidate-screening procedure, and are pushing to tighten press restrictions. Besides shutting down newspapers and jailing editors, the courts have imprisoned Khatami supporters on corruption charges.

Some Khatami supporters fear that bullying tactics will deal a fatal blow to the President's reforms and perhaps trigger a repeat of last summer's student riots, which in turn could prompt a military crackdown. However, Khatami may still be able to pull off a victory. His strategy is to send a flood of loyalist candidates to the election board, so



"The court is trying to get rid of me. But the trial is really a trial of the reform movement."

—ABDOLLAH NOURI

VEHICLE OF DISSENT
Students brandish Nouri's paper *Khordad*

strations. Since then, his main vehicle of dissent has been the national daily *Khordad*. The newspaper has published defiant antigovernment opinions by prominent clerics, notably Grand Ayatollah Hossein Ali Montazeri, who has been under house arrest since 1997 for questioning *velayat-e-faqih*, the absolute authority of the clergy. In an explosive article, a young cleric, Mohsen Kadivar, even criticized the royalist tendencies of the clerics and their treatment of Supreme Leader Ayatollah Ali Khamenei as a shah. Hard-liners feel particularly threatened, explains newspaper commentator Akbar Gangi, because the reformers have impeccable revolutionary credentials too and thus cannot be lightly

that even if political stars like Nouri are barred, a solid number will survive the vetting process and get elected. Some analysts are predicting that the regime's heavy-handed tactics could wind up mobilizing the sort of strong voter turnout that propelled Khatami to his unexpected victory in 1997. "There could be a backlash," says Tehran University professor Nasser Hadad. "The conservatives are making Khatami and his supporters look like underdogs."

Nouri praises Khatami for making government more accountable but warns that the President's program will face "serious problems" if reform forces are unfairly excluded from the next parliament. "If the rules of the game are observed," says Nouri, "Khatami will come out with flying colors." With Iran's turbulent transition, however, that remains a very big if. ■



**FROM SPRING TO FALL,
MILLIONS OF AMERICANS CAN FEEL IT IN THE AIR.**

**IT'S ALLERGY SEASON.
THAT'S WHY THERE'S CLARITIN®.**

At the recommended dose, one CLARITIN Tablet daily gives you 24 hours of nondrowsy seasonal allergy relief. *The most common side effects*, including headache, drowsiness, fatigue, and dry mouth, occurred about as often as with a sugar pill. So talk to your doctor about CLARITIN®. For more information, call 1-888-833-0003 or visit www.claritin.com. See adjacent page for additional important information. *Available by prescription only.*

Claritin®
10 mg (loratadine)
TABLETS



Official Allergy Medication
of Major League Baseball®

CLARITIN® brand of loratadine TABLETS, SYRUP, and RAPIDLY-DISINTEGRATING TABLETS

Brief Summary (For Full Prescribing Information, see package insert).

INDICATIONS AND USAGE: CLARITIN is indicated for the relief of nasal and non-nasal symptoms of seasonal allergic rhinitis and for the treatment of chronic idiopathic urticaria in patients 6 years of age or older.

CONTRAINDICATIONS: CLARITIN is contraindicated in patients who are hypersensitive to this medication or to any of its ingredients.

PRECAUTIONS: General: Patients with liver impairment or renal insufficiency (GFR < 30 mL/min) should be given a lower initial dose (10 mg every other day). (See CLINICAL PHARMACOLOGY: Special Populations.)

Drug Interactions: Loratadine (10 mg once daily) has been administered with therapeutic doses of erythromycin, cimetidine, and ketoconazole in controlled clinical pharmacology studies in adult volunteers. Although increased plasma concentrations (AUC 0-24 hrs) of loratadine and/or desloratadine were observed following coadministration of loratadine with each of these drugs in normal volunteers (n = 24 in each study), there were no clinically relevant changes in the safety profile of loratadine, as assessed by electrocardiographic parameters, clinical laboratory tests, vital signs, and adverse events. There were no significant effects on QT, intervals, and no reports of sedation or syncope. No effects on plasma concentrations of cimetidine or ketoconazole were observed. Plasma concentrations (AUC 0-24 hrs) of erythromycin decreased 15% with coadministration of loratadine relative to that observed with erythromycin alone. The clinical relevance of this difference is unknown. These above findings are summarized in the table below:

Effects on Plasma Concentrations (AUC 0-24 hrs) of Loratadine and Desloratadine After 10 Days of Coadministration (Loratadine 10 mg in Normal Volunteers)		
	Loratadine	Desloratadine
Erythromycin (500 mg QID)	+40%	+46%
Cimetidine (300 mg QID)	+103%	+6%
Ketoconazole (200 mg QID)	+307%	+73%

There does not appear to be an increase in adverse events in subjects who received oral contraceptives and loratadine.

Carcinogenesis, Mutagenesis, and Impairment of Fertility: In an 18-month carcinogenicity study in mice and a 2-year study in rats, loratadine was administered in the diet at doses up to 40 mg/kg (mice) and 25 mg/kg (rats). In the carcinogenicity studies, pharmacokinetic assessments were carried out to determine animal exposure to the drug. AUC data demonstrated that the exposure of mice given 40 mg/kg of loratadine was 3.6 (loratadine) and 18 (desloratadine) times higher than in humans given the maximum recommended daily oral dose. Exposure of rats given 25 mg/kg of loratadine was 28 (loratadine) and 67 (desloratadine) times higher than in humans given the maximum recommended daily oral dose. Male mice given 40 mg/kg had a significantly higher incidence of hepatocellular tumors (combined adenomas and carcinomas) than concurrent controls. In rats, a significantly higher incidence of hepatocellular tumors (combined adenomas and carcinomas) was observed in males given 10 mg/kg and males and females given 25 mg/kg. The clinical significance of these findings during long-term use of CLARITIN is not known.

In mutagenicity studies, there was no evidence of mutagenic potential in reverse (Ames) or forward point mutation (CHO-HGPRT) assays, or in the assay for DNA damage (rat primary hepatocyte unscheduled DNA assay) or in two assays for chromosomal aberrations (human peripheral blood lymphocyte clastogenesis assay and the mouse bone marrow erythrocyte micronucleus assay). In the mouse lymphoma assay, a positive finding occurred in the nonactivated but not the activated phase of the study.

Decreased fertility in male rats, shown by lower female conception rates, occurred at an oral dose of 64 mg/kg (approximately 50 times the maximum recommended human daily oral dose on a mg/m² basis) and was reversible with cessation of dosing. Loratadine had no effect on male or female fertility or reproduction in the rat at an oral dose of approximately 24 mg/kg (approximately 20 times the maximum recommended human daily oral dose on a mg/m² basis).

Pregnancy Category B: There was no evidence of animal teratogenicity in studies performed in rats and rabbits at oral doses up to 96 mg/kg (approximately 75 times and 150 times, respectively, the maximum recommended human daily oral dose on a mg/m² basis). There are, however, no adequate and well-controlled studies in pregnant women. Because animal reproduction studies are not always predictive of human response, CLARITIN should be used during pregnancy only if clearly needed.

Nursing Mothers: Loratadine and its metabolite, desloratadine, pass easily into breast milk and achieve concentrations that are equivalent to plasma levels with an AUC_{0-12h}/AUC_{0-24h} ratio of 1.17 and 0.85 for loratadine and desloratadine, respectively. Following a single oral dose of 40 mg, a small amount of loratadine and desloratadine was excreted into breast milk (approximately 0.03% of 40 mg over 48 hours). A decision should be made whether to discontinue nursing or to discontinue the drug, taking into account the importance of the drug to the mother. Caution should be exercised when CLARITIN is administered to a nursing woman.

Pediatric Use: The safety of CLARITIN Syrup at a daily dose of 10 mg has been demonstrated in 188 pediatric patients 6-12 years of age in placebo-controlled 2-week trials. The effectiveness of CLARITIN for the treatment of seasonal allergic rhinitis and chronic idiopathic urticaria in this pediatric age group is based on an extrapolation of the demonstrated efficacy of CLARITIN in adults in these conditions and the likelihood that the disease course, pathophysiology, and the drug's effect are substantially similar to that of the adults. The recommended dose for the pediatric population is based on cross-study comparison of the pharmacokinetics of CLARITIN in adults and pediatric subjects and on the safety profile of loratadine in both adults and pediatric patients at doses equal to or higher than the recommended doses. The safety and effectiveness of CLARITIN in pediatric patients under 6 years of age have not been established.

ADVERSE REACTIONS: CLARITIN Tablets: Approximately 90,000 patients, aged 12 and older, received CLARITIN Tablets 10 mg once daily in controlled and uncontrolled studies. Placebo-controlled clinical trials at the recommended dose of 10 mg once a day varied from 2 weeks to 12 months' duration. The rate of premature withdrawal from these trials was approximately 2% in both the treated and placebo groups.

REPORTED ADVERSE EVENTS WITH AN INCIDENCE OF MORE THAN 2% IN PLACEBO-CONTROLLED ALLERGIC RHINITIS CLINICAL TRIALS IN PATIENTS 12 YEARS OF AGE AND OLDER

PERCENT OF PATIENTS REPORTING				
	LOTATADINE 10 mg QD n = 1926	PLACEBO n = 2545	CLEMASTINE 1 mg BID n = 536	TERFENADINE 60 mg BID n = 684
Headache	12	11	8	8
Somnolence	8	8	22	8
Fatigue	4	3	10	2
Dry Mouth	3	2	4	3

Adverse events reported in placebo-controlled chronic idiopathic urticaria trials were similar to those reported in allergic rhinitis studies.

Adverse event rates did not appear to differ significantly based on age, sex, or race, although the number of nonwhite subjects was relatively small.

CLARITIN REDIBATS (loratadine rapidly-disintegrating tablets): Approximately 500 patients received CLARITIN REDIBATS (loratadine rapidly-disintegrating tablets) in controlled clinical trials of 2 weeks' duration. In these studies, adverse events were similar in type and frequency to those seen with CLARITIN Tablets and placebo.

Administration of CLARITIN REDIBATS (loratadine rapidly-disintegrating tablets) did not result in an increased reporting frequency of mouth or tongue irritation.

CLARITIN Syrup: Approximately 300 pediatric patients 6 to 12 years of age received 10 mg loratadine once daily in controlled clinical trials for a period of 8-15 days. Among these, 188 children were treated with 10 mg loratadine syrup once daily in placebo-controlled trials. Adverse events in these pediatric patients were observed to occur with type and frequency similar to those seen in the adult population. The rate of premature discontinuance due to adverse events among pediatric patients receiving loratadine 10 mg daily was less than 1%.

ADVERSE EVENTS OCCURRING WITH A FREQUENCY OF ≥ 2% IN LOTATADINE SYRUP-TREATED PATIENTS (6-12 YEARS OLD) IN PLACEBO-CONTROLLED TRIALS, AND MORE FREQUENTLY THAN IN THE PLACEBO GROUP

PERCENT OF PATIENTS REPORTING		
	LOTATADINE 10 mg QD n = 188	PLACEBO n = 282
Nervousness	4	2
Wheezing	4	2
Fatigue	3	2
Hypertension	3	1
Abdominal Pain	2	0
Conjunctivitis	2	<1
Dysphonia	2	<1
Muscle	2	0
Upper Respiratory Tract Infection	2	<1

In addition to those adverse events reported above (≥ 2%), the following adverse events have been reported in at least one patient in CLARITIN clinical trials in adult and pediatric patients:

Autonomic Nervous System: Altered lacrimation, altered salivation, flushing, hyposthesia, impotence, increased sweating, thirst.

Body As A Whole: Angioedema, edema, asthenia, back pain, blurred vision, chest pain, earache, eye pain, fever, leg cramps, malaise, rigors, tremor, viral infection, weight gain.

Cardiovascular System: Hypertension, hypotension, palpitations, supraventricular tachyarrhythmias, syncope, tachycardia.

Central and Peripheral Nervous System: Biphosphospasm, dizziness, dysphonia, hypertension, migraine, paresthesia, tremor, vertigo.

Gastrointestinal System: Altered taste, anorexia, constipation, diarrhea, dyspepsia, flatulence, gastritis, hiccup, increased appetite, nausea, stomatitis, toothache, vomiting.

Musculoskeletal System: Arthralgia, myalgia.

Psychiatric: Agitation, amnesia, anxiety, confusion, decreased libido, depression, impaired concentration, insomnia, irritability, paranoia.

Reproductive System: Breast pain, dysmenorrhea, menorrhagia, vaginitis.

Respiratory System: Bronchitis, bronchospasm, coughing, dyspnea, epistaxis, hemoptysis, laryngitis, nasal dryness, pharyngitis, sinusitis, sneezing.

Skin and Appendages: Dermatitis, dry hair, dry skin, photosensitivity reaction, pruritus, purpura, rash, urticaria.

Urinary System: Altered micturition, urinary discoloration, urinary incontinence, urinary retention.

In addition, the following spontaneous adverse events have been reported rarely during the marketing of loratadine: abnormal hepatic function, including jaundice, hepatitis, and hepatic necrosis; alopecia; anaphylaxis; breast enlargement; erythema multiforme; peripheral edema; and seizures.

OVERDOSEAGE: In adults, somnolence, tachycardia, and headache have been reported with overdoses greater than 10 mg with the Tablet formulation (40 to 180 mg). Extrapyramidal signs and palpitations have been reported in children with overdoses of greater than 10 mg of CLARITIN Syrup. In the event of overdose, general symptomatic and supportive measures should be instituted promptly and maintained for as long as necessary.

Treatment of overdoseage would reasonably consist of emesis (peppermint syrup), except in patients with impaired consciousness, followed by the administration of activated charcoal to absorb any remaining drug. If vomiting is unsuccessful, or contraindicated, gastric lavage should be performed with normal saline. Saline cathartics may also be of value for rapid dilution of bowel contents. Loratadine is not eliminated by hemodialysis. It is not known if loratadine is eliminated by peritoneal dialysis.

No deaths occurred at oral doses up to 5000 mg/kg in rats and mice (greater than 2400 and 1200 times, respectively, the maximum recommended human daily oral dose on a mg/m² basis). Single oral doses of loratadine showed no effects in rats, mice, and monkeys at doses as high as 10 times the maximum recommended human daily oral dose on a mg/m² basis.

Schering

Schering Corporation
Kenilworth, NJ 07033 USA

Rev. 1/99

19628437-JBS

CLARITIN REDIBATS (loratadine rapidly-disintegrating tablets) are manufactured for Schering Corporation by Schering DDS, England.

U.S. Patent Nos. 4,282,233 and 4,371,516.

Copyright © 1997, Schering Corporation. All rights reserved.

An Epidemic of Rapes

Outrage fuels a protest movement in South Africa

BY PETER HAWTHORNE
JOHANNESBURG

WHEN CHARLENE SMITH found the intruder in her house in Johannesburg, South Africa, she started screaming. But he had a knife, and very soon her hands were tied behind her back with rounds of thick masking tape. Then he raped her. But her ordeal was not over after he left. In a country with one of the highest rates of HIV infection in the world, bureaucratic and hospital red tape kept her from getting preventive drugs for 5½ hours. If she had not complained loudly and bitterly, she might never have got the medication. The experience left her stunned and confused: "My left hand is caked in blood. I am wearing a gown and have masking tape in my hair, around my wrists, neck, ankles and knees ...

I realize I'm standing with my arms at my sides facing the wall, saying quietly over and over, 'I'm alive. I'm alive.'" In the account of her ordeal published in April, she noted that during the hours in which she battled for AIDS medication, an additional 7,200 women and children were raped in South Africa.

Smith, a free-lance journalist and author, is the most eloquent voice in a country in the throes of an epidemic. South Africa recorded 1,263 rapes in 1979. Today the official annual figure is nearly 50,000, but rape-crisis researchers say only 1 in 35 is reported.

A woman is raped every 26 seconds in South Africa

SMITH: "I have to turn this evil into good"



That means there are more than 1.6 million rapes a year—the highest incidence in the world, according to Interpol. (In 1998 the official South African rate was 104.1 rapes per 100,000 people; in the U.S. the rate was 34.4 per 100,000.) Worse, the cultural and legal attitudes toward rape are practically medieval. In Johannesburg, where the HIV-infection rate is reckoned to be 40% among men in the "rapist" age bracket (20 to 29), many believe raping a virgin will cure HIV. Earlier this month a prominent judge sentenced a 54-year-old man who had raped

his 14-year-old daughter to just seven years in prison. Because the crime took place within the family, Judge John Foxcroft explained, little harm was done to the wider community. Furthermore, he said, by the time her father is released in seven years, the girl will have moved out.

The decision incensed anti-rape activists and further energized a movement already fueled by outrage. "Nowhere has there been greater activism in a national social issue," says Smith, 42, who was an anti-apartheid journalist of some repute. "Rape victims are speaking out because we are people, not statistics. We have nothing to be ashamed of. [South Africa is] a so-called moral society that does nothing, that should be filled with shame." Indeed, in a country in which race remains hugely sensitive, the debate centers, surprisingly, not on race but on gender equality. An anti-rape TV ad by actress Charlize Theron, for example, was temporarily pulled because it offended men (see box).

One of Smith's chief complaints about her case was the insensitivity of doctors and clinics. Now some hospitals and medical institutes are opening rape clinics and training staff in rape-crisis management, as well as drawing up protocols for the forensic examination and care of rape victims. Post-rape antiretroviral drugs are, however, still not available in government hospitals. (So far, Smith is HIV-negative, but she will continue tests for at least a year.) "Now old taboos are going, and people are coming forward with family support to report rape," says Dr. Adrienne Wulfsohn, director of the Albertina Sisulu Rape Crisis Center near Johannesburg. But, she adds, "we need to fundamentally change the justice system."

That may be happening. Since 1998, the Criminal Law Amendment Act began providing for more severe punishments for rape, including life sentences for gang rapists. Furthermore, FBI officials from the U.S. are training investigators and prosecutors who will be working in 20 courts devoted to trying sex crimes. These are scheduled to open in April 2000. Meanwhile, Smith refuses to give in to depression. The rapist, she says, "cannot imprison my mind. I have the power." She maintains that "God sent me this challenge. I have to turn this evil into good, and that is why I am speaking out." ■

CONTROVERSY

Charlize's Angle

Charlize Theron (*The Astronaut's Wife*, *Celebrity*) is South Africa's most famous export to Hollywood. But her anti-rape ad was temporarily pulled after men complained that it insulted the gender. Here's what she said: "People often ask me what the men are like in South Africa. Well, consider that more women are raped in South Africa



than any other country in the world. That 1 out of 3 women will be raped in their lifetime ... And

that the rest of the men in South Africa seem to think rape isn't their problem. It's not that easy to say what men in South Africa are like because there seem to be so few out there."

THE NET ♥ OLD MEDIA

Print and TV get a windfall of ads from dot.coms desperate for attention

By DANIEL EISENBERG

PERHAPS THE GERBILS BEING SHOT out of a cannon or the pack of wolves attacking the high school band distracted him. Because no matter how often Marvin Goldsmith has chuckled at these off-beat TV commercials for Outpost.com, an online computer seller, he's still not sure what the website does.

Goldsmith doesn't have to understand ads to profit from them. All he has to do, as president of sales and marketing at the ABC television network, is sell lots of 30-sec. slots. And now that dot.coms are caught

up in a frenzied race to make their brands widely known outside cyberspace, his job has never been easier. "We're attracting people we haven't even heard of," says Goldsmith, who has raked in \$200 million in Net-related ads this year. "You can't match the reach of network TV."

How ironic. Although network television loses viewers every year, ABC can still produce an audience of 18 million in a prime-time hour. Try to get that many visitors to your website in a day or a week. And cyberspace brands are not exempt from an old law of advertising that says share of mind leads to share of market. It's no wonder, then, that Web companies are widely dependent on the tube, as well as newspapers, magazines (thank you very much), radio and billboards, to imprint their brand names on as many brains as possible—particularly consumers who aren't online yet.

So as the e-Christmas season fast approaches, dot.coms, flush with cash

from their stock-market offerings, are pumping money into old media and stretching the creative limits of Madison Avenue. "If you don't gain market share now, you're never going to get it," says analyst Henry Blodgett of Merrill Lynch. By the end of this year, e-commerce companies will shell out \$2.5 billion on traditional advertising, according to PaineWebber. That may be just a fraction of the \$80 billion U.S. ad market, but it's four times what Net firms spent in 1998. For the moment, dot.coms are actually spending a bit more offline than on their home turf.

Web players like Monster.com and HotJobs.com have already scooped up a quarter of the Super Bowl spots on ABC, pushing the going rate up to about \$3 million for a precious 30 sec. This week the portal AltaVista, which until six months ago didn't even have a marketing department, will kick off a \$120 million advertising blitz. You can't turn on business-news channel CNBC without seeing a barrage of online-broker ads, and broadcasts of the World Series and pro football are packed with obscure Web pitches, from VitaminShopper.com to Youbet.com, an online horse-racing site.

In the 400-year-old publishing industry, dot.com advertising has been a stay of execution for some and a heady reinforcement of the power of the printed word for others. "It's the greatest opportunity and the greatest threat," says Scott Donaton, editor of *Advertising Age*. At the *Wall Street Journal*, where dot.coms flock to woo potential investors, ad revenues jumped 32% in the third



quarter. And it's not just industry chroniclers like *Business Week* and *Fast Company* that are enjoying the windfall. Periodicals from the Austin *American-Statesman* to *Successful Farming* are also getting fat.

For the beleaguered television networks, the explosion of dot.com advertising is helping to push up rates 10% to 20% this fall. "It's created an unnaturally tight market," notes Jon Mandel, co-managing director of ad buyer MediaCom. The online magazine *Salon* recently rolled out a provocative \$4 million TV campaign featuring digitally crafted odd couples, like celebrities Chris Rock and Linda Tripp, dancing at a dinner party. "We needed to cast a wider net," says Patrick Hurley, *Salon's* vice president of marketing. "We're not going to put our head in the sand and pretend that other media don't exist."

Instead of being beholden to powers like Procter & Gamble, the networks get to call the shots. For instance, they're insisting that many start-ups pay in advance. "Everything's sold out," says Fred Reynolds, chief financial officer of CBS, which in addition to its TV empire owns a vast collection of radio stations and billboards. Though most of the old media won't trade ads outright with the dot.coms—the kind of bartering that takes place all the time in cyberspace—they will use the slots as currency. Rather than pay with stock or cash, CBS has swapped nearly a billion dollars in ads and promotional opportunities for sizable equity stakes in start-ups like MarketWatch.com, SportsLine.com and Jobs.com.

Madison Avenue, while enjoying the skyrocketing demand, can barely keep pace with it. Agencies that used to take two to three months to craft a cor-

porate identity are being asked to create a winning, edgy commercial in just over a week. Online brokers Ameritrade and E*Trade, which are both in the middle of hundred-million-dollar ad campaigns, have led the way in using irreverent humor to get their message across.

Ameritrade's slacker-punk pitchman, Stuart, a sharp, hilarious contrast to the suits around him, has helped sell its slogan "Believe in Yourself." Career site Monster.com is taking a subtler approach. In its now famous spot, debuted during last year's Super Bowl, bright-eyed kids recite such lines as "I want to be forced into early retirement." Says Monster CEO Jeff Taylor: "Funny's good, but you have to end up with a good, lasting impression once you grab their attention."

After watching a series of outrageous "Can you top this?" ads make an ever-diminishing impact, a few dot.coms are apparently coming to the same conclusion. Outpost is going ahead with a less jarring ad. Technology supersite Cnet, which made a splash with an ad featuring a man's visit to the proctologist, is altering the course of its \$100 million attack, opting for a clear message over shock value.

It's hard to blame the dot.coms for wanting to make some noise. They know that for every AOL, 10 dot.coms are going to be DOA before the frenzy is over. Within a few years, the windfall could end for old media too. Dot.com spending is expected to plateau once the winning companies are in command and more consumers shift to the Net. It could result in an Internet take on an old Marxist theme: When new media arrived to hang old media, the networks sold them the rope. ■

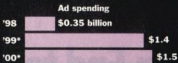
SELLING ONLINE OFFLINE

E-commerce firms are buying tons of advertising in traditional media

TELEVISION



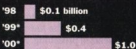
Dot.coms are flooding the networks with irreverent ads like this one featuring Ameritrade's punk pitchman, Stuart.



PRINT



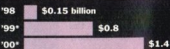
The Web didn't kill magazines and newspapers. It depends on them to build brand awareness.



RADIO AND OUTDOOR



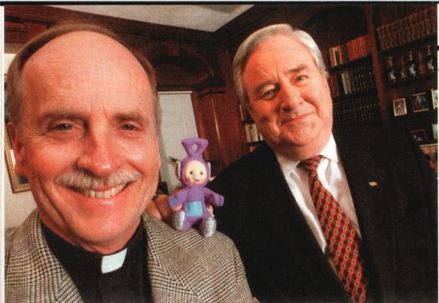
Net firms are touting themselves all over radio, billboards and even blimps.



*Estimated

Source: PaineWebber





REUNION: Falwell, right, with Mel White, his ghostwriter who came out of the closet

Falwell agreed to break bread with them after several talks with the Rev. Mel White, a 60-year-old gay activist who runs Soulforce, an ecumenical gay group. White and Falwell used to be pals; White, a former filmmaker and writer for conservative causes, ghostwrote Falwell's autobiography. But they lost touch after December 1991, when White, tired of fighting his true nature and incensed by one of Falwell's fund-raising pitches, came out to Falwell. Within two years, White was working full time for gay causes, blasting Falwell and other conservatives.

Now they are friends again. They have bonded over mutual horror at the high-profile violence of the past year, beginning with the Shepard murder and culminating in September, when seven Christian young people were murdered at a Baptist church in Fort Worth, Texas. "Columbine, Paducah, the Gaithers, the Shepards, we don't like any of that," Falwell told TIME. It sounds a little odd to compare school shootings in Colorado and Kentucky with anti-gay slayings, but over the past few years, evangelical Christians have begun to see themselves as victims, just as many gays do. Conservative Christians have lost political battles on issues like school prayer, and now many feel they are threatened physically. Falwell kept an armed plainclothes guard nearby last weekend. "We watch our steps," he says.

To be sure, Falwell has changed more in style than substance. "Compassion" is in vogue among conservatives, but it sometimes doesn't mean much. On Saturday, Falwell called for "compassionate conviction," a sort of religious counterpart to Republican candidate George W. Bush's "compassionate conservatism." But Falwell and Bush both believe employers should be able to fire people just for being gay. Neither wants gays to be able to marry or adopt children. And Falwell, at least, believes sincerely that gays can change into straights. Indeed, he hopes his softer words will allow that message to meet less resistance in the gay community. Other religious conservatives, like Robert Knight of the Family Research Council, said last week they won't even meet publicly with people like White. A few dozen picketed the Falwell summit.

But Falwell has made an important break, one he compares in historical importance with his baptizing blacks in the early 1960s (which many whites in his church opposed) and his founding of the Moral Majority in 1979. "Homosexuals are the last pariahs in this society," he says. "We've got to reach out."

RELIGION

An End to the Hatred

In a dramatic turnaround, Falwell reaches out to gays and lesbians, a group he once openly despised

By JOHN CLOUD LYNCHBURG

THE REV. JERRY FALWELL STUFFS A leather-bound "giant-print" Bible under an arm so he can pop a Roloids into his mouth. He eats fatty food too often at the Backyard Grill in Lynchburg, Va., and he turned 66 last summer, but friends say he hasn't let up on his schedule. This morning he's speaking to 1,500 cheering students at Liberty University, the college he founded in 1971 that has become the largest evangelical college in the world. "Jesus is awesome!" they shout, many faces contorted with joy.

Christian rock blares. Eventually, Falwell takes the podium, as he has countless times in his 47 years of preaching. But when he speaks, the words sound a bit strange.

"We can have friendship with homosexuals," he says. "You need to learn that. We can have friendship with people we disagree with." Many of the kids have grown up in conservative homes where gays are rarely spoken of, especially not in exhortations to friendship, and now they sit stone-faced, motionless. Falwell laments the murders of Matthew

Shepard, the gay Wyoming student, and Billy Jack Gaither, the gay man clubbed to death and burned in Alabama. Falwell makes clear that, to him, homosexuality is still a sin. But he says Christians must be more vigilant about observing both halves of "that cliché," as he calls it: "Love the sinner but hate the sin."

Is Jerry Falwell mellowing with age? Sort of. The edge has dropped from his voice a bit. The Christian conservative movement he helped start 20 years ago became a political and financial giant, but Falwell believes it also has sometimes gone too far in its rhetoric. "If we are to have a real Christian witness to millions of gay and lesbian people," he says—abandoning such terms as "homosexual deviants"—"we have to use our language carefully."

For many years, but especially during the 1990s, as gays have won more power, Falwell has used language harshly to frighten millions of dollars from donors. Last weekend Falwell apologized for such statements. The occasion for Falwell's soul searching was an unprecedented meeting between 200 of Falwell's supporters and 200 gay people of faith.

FALWELL THEN...

"There is no middle ground. For Christians, there can be no peaceful coexistence with those Sodomites."

AND NOW...

"We can have friendship with homosexuals... We can have friendship with people we disagree with."

How do you measure success?

iSM



prioritize.

iSM

give back.



iSM

sleep well.



i choice



Presenting a dynamic new way to invest your money.

As an individual, you probably have your own idea of success and how to achieve it. That said, shouldn't you have the opportunity to invest how you want, when you want? With as little or as much assistance as you want? Presenting **i choice** from Morgan Stanley Dean Witter. Now you can invest with the help of a professionally trained Financial Advisor. Online. Over the phone. Or, if you prefer, at any one of more than 450 locations. The point is, you can achieve *your* success, *your* way. And all with the support of a \$340 billion global company, led by some of the most respected analysts and strategists in the business. All working to give you a competitive edge. **i choice**. In a world where no two people are alike, it's the most individual way yet of achieving success.

MORGAN STANLEY DEAN WITTER
Success. One investor at a time.

1-877-937-MSDW msdw.com

Morgan Stanley Dean Witter is a service mark of Morgan Stanley Dean Witter & Co. Services are offered through Dean Witter Reynolds Inc. and Morgan Stanley Dean Witter Online. Members SIPC. i and i choice are service marks of Morgan Stanley Dean Witter & Co. ©1999 Dean Witter Reynolds Inc.

EDUCATION

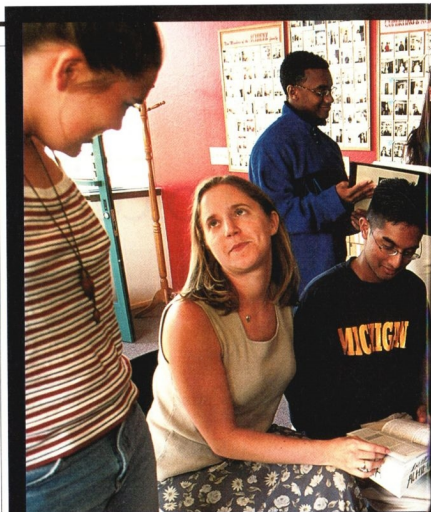
By TAMALA M. EDWARDS PALO ALTO

GETTING A CHILD INTO COLLEGE IS stressful enough to make some parents fret over starting their kid off in the right preschool. But most families like to think there are a few years of grace time, with the dilemmas of carpooling and sports schedules not giving way to full frenzy until, at the earliest, the summer before senior year.

Well, that's the way it is now. If you want to get a sense of the future, take a look at Achieva College Prep Centers, an education company. Give Achieva your child beginning in freshman year of high school, and the staff will help your teen pick classes, clubs, community-service projects and summer jobs, all with an eye toward creating a snazzy profile to present to college admissions directors. Achieva will tutor when your youngster falls behind and do the test prep to pull your kid ahead. The twentysomething counselors, who resemble the well-scrubbed models from a Gap ad, will even make a teenager, as adviser Tilden Fang did one afternoon, cheerfully agreeable to doing homework before play and going to bed on time.

But all that pales beside Achieva's bird-dogging of the senior-year college-application process. Advisers first help a student select 20 to 25 colleges, prodding the student along until he or she pares down the list to the eight or so to be considered seriously. Other kids may informally ask teachers for recommendations. Not with Achieva. Counselors help kids choose whom to ask for recommendations and then edit the cover letters and résumés that students are told to give to the chosen instructors. There's even strategizing on the art of asking. "Make sure you ask for a *strong* letter. You have to say strong," Elissa Hull, a counselor in Achieva's Cupertino center, insists to senior Will Chen. If the teacher demurs, she says, Chen should yank back the request rather than end up with lukewarm praise. Achieva keeps its student records in files that look like doctor's folders, with vitals—classes, test scores, deadlines and other information—regularly checked. Then there are the essays, which counselors help students conceptualize and write. And all this doesn't end when the application is dropped in the mailbox. No, the last stop may be when Achieva counsels kids on setting up their freshman college schedule.

Test prep and tutoring have been around awhile, along with one-on-one private college counseling, services usually purchased by the wealthy. But the advent of Achieva signals something very different. The company is the first to join all three jobs in one program, micromanaging

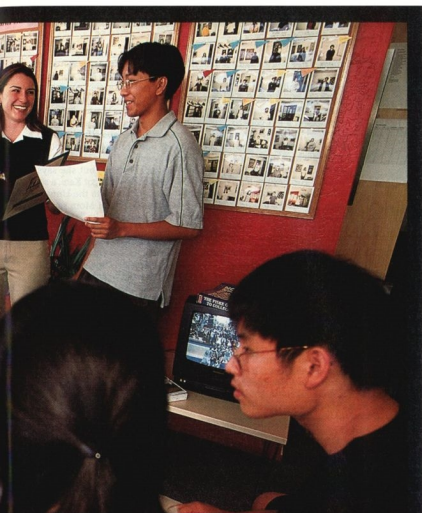


GUIDANCE

Achieva does it all—life tips, tutoring, testing and

a student's life. Achieva's pitch is simple: while others boast they'll increase a student's grade by one letter or an SAT score by 100 points, Achieva says all of last year's 1,050 clients got into college, and 85% ended up at one of their top two choices. In the past two years, the California company has boomed from one center to nine and plans to expand to 250 across the U.S. in the next 18 months. "We want to be a brand name like Coke," says Carlos Watson, the company's co-founder.

Test-preparation giants Kaplan and the Princeton Review, reacting to Achieva, have launched their own plans to compete with the upstart's full-scale service. This approach, which costs \$300 to \$5,000, is expected to become almost as common as braces. But it's a development many in education view as hysterical and unnecessary. "Getting into college is not rocket science," says Jon Reider, an associate admissions director at Stanford. "This is crazy."



ACHIEVA'S COACHES Counseling in a center adorned with shots of college-bound clients

competitors may further distort a system skewed in favor of families with money. "It's the kids who need this, who already have 2½ strikes against them, who'll get left behind," says David Breneman, dean of the education school at the University of Virginia. Watson counters that Achieva regularly does pro bono work in poor schools and has a free summer academy in East Palo Alto, a disadvantaged neighborhood. The company also has counseling contracts with seven high schools in low-income San Jose, where Achieva works with hundreds of kids who can't afford Watson's services. "We're doing well and doing good," Watson says. The counseling done free or under contract with the San Jose schools, which is usually done less frequently and in groups, is no match for the intensive weekly help given to those paying top dollar. Still, "some counseling is better than no counseling," says Terry Hartle, vice president of the American Council on Education. "In many cases, these kids wouldn't be getting any help with life after high school otherwise."

Another concern is that counseling could cross the line into cheating. "Counseling helps you explain away the difficulties in your record and highlight your best features," defines Andy Rosen, CEO of Kaplan. But when does "editing" become writing a student's essays for him? Achieva insists that it only gives guidance and makes students do Internet and college-guide research and their own writing. Still, Andy Lutz, a vice president at the Princeton Review, admits the distinction is tricky. "There's a line between suggesting and rewriting," he says. "But it's a gray area."

And what does it mean for Achieva to be coming to the rescue of some public schools? It has become routine for schools to hire private companies to do, say, catering and security. But when the seven high schools in San Jose's East Side Union school district contracted with Achieva for college counseling, it marked perhaps the first time a business had been hired in public schools to handle an academic area. And this year Fred deFuniak, principal of Silver Creek High School, is thinking of hiring Achieva not only for test prep but also to teach reading and writing skills. "This may be controversial, but you have to be innovative to get results," he says. "Parents and legislators are demanding accountability."

DeFuniak says hiring Achieva is a bid not only for better results but also for efficiency. For \$60,000, he can add one new guidance counselor, which would

FOR SALE

college counseling. Is this a good thing?

Most can agree on the factors that have given rise to this industry. The number of college applicants is at an all-time high, creating a hypercompetitive environment at such top schools as Stanford—which accepted 2,700 applicants out of 18,000 last year—and pushing some once easygoing colleges to become more selective. At the same time, the number of high school guidance counselors, the traditional college advisers, has been slashed because of budget cutbacks, creating impossible stu-

dent-to-counselor ratios (1,040 to 1 in California, for example) and diminishing, if not demolishing, the amount of information available to many students.

Into that breach stepped Achieva. In 1997 the company, initially called Sierra, opened in Palo Alto in a remodeled limestone house, whose major decorations today are framed acceptance letters received by Achieva clients from such colleges as Brown, Harvard and Amherst.

The advent of the company and its

PHOTO: JEFFREY MAYER

just reduce the student-to-counselor ratio to 650 to 1. Moreover, the person hired would be saddled not only with giving college advice but also with staying on top of disciplinary and psychological problems. For the same amount of money, DeFunak is planning to employ three Achieva counselors to do only test prep, a service he expects to translate into a 50-point jump in SAT scores. He says such gains are more likely to help his kids—87% of whom are minorities, many from disadvantaged families—make college an option.

Still, private involvement in public education raises questions about whether the schools are relinquishing their basic function. While public school guidance counselors have to be certified and hold specific degrees, there are no guidelines for outside professionals. And, asks Stanford's Reider, "shouldn't DeFunak's English department be doing reading and writing skills?"

Nicholas Lemann, author of *The Big Test*, a look at the SAT and educational mercenary, says Achieva's success is the result of crazed but confused parents. Only nine universities take less than a quarter of applicants. In fact, 1,900 of the 2,100 four-year colleges accept at least half those who

THE ACHIEVA FILE

■ **LOCATION** Based in Palo Alto, the California company has nine centers and plans to go nationwide by 2001

■ **EMPLOYEES** Achieva's 100 twentysomething counselors tend to be recent graduates of elite colleges

■ **COSTS** The bill can run from \$300 to \$5,000 or more; most popular is the \$2,000 senior-year package

■ **SERVICES** Life lessons, like knowing when to go to bed, and help with college essays

nosing the problem as laziness, he believes that parents and students are abdicating responsibility in a process they could navigate at little cost. "You go to the store and buy the guidebook," he snaps. "What's so hard about that?"

Watson says his critics don't understand the broader mission of Achieva. "This is not just college prep but life prep," he argues. He says his goal is to help students choose the best, not the flashiest, college for themselves. (Recently the service helped

an investor's daughter decide that the University of California at Santa Barbara should be her first choice.) Some

apply. Thus it is the families, more than most schools, that can afford to be selective. But then there is the perception that unless a kid goes to Harvard, his life is over. "The parents get obsessed, which makes the kids obsessed," says Lemann. "It turns the high school years into a nightmare." Lemann predicts the rise of an industry that will shoehorn kids into the most prestigious colleges, even if they aren't the best fit. Diagnosing the problem as laziness, he believes that parents and students are abdicating responsibility in a process they could navigate at little cost. "You go to the store and buy the guidebook," he snaps. "What's so hard about that?"

Watson says his critics don't understand the broader mission of Achieva. "This is not just college prep but life prep," he argues. He says his goal is to help students choose the best, not the flashiest, college for themselves. (Recently the service helped

parents say the high price tag is worth it for calmer, more focused kids who are willing to listen to a voice of reason, so long as it does not belong to a parent. Arlene Kace, a Burlingame nurse, says Watson helped her daughter Kate turn a personal essay about the cartoon *Calvin and Hobbes* into a paean to the need to lace serious pursuit with joyful diversion. It was an idea Arlene had resisted as a mother, but she says it provided the extra lift that got Kate, a solid but not stellar student, into the University of Pennsylvania. "What Mom screams, I can say with greater results," says Achieva co-founder Jeff Livingston.

Perhaps the criticism directed at Achieva is just a lament for a world long gone. The new college universe is one where Aruna Balakrishnan was the only kid in her high school with a 4.0 average, 1560 SATs and the position of tennis-team captain. Her family spent \$2,000 to have Achieva help her with her applications. "My father and I decided if it made only a 1% difference in getting into Harvard, it was worth it," she says. Three weeks into her freshman year at Harvard, she calls it money well spent. Why? She takes a minute off the line—"Boy talk, you know"—and comes back. Quietly, she says, "I'm here."

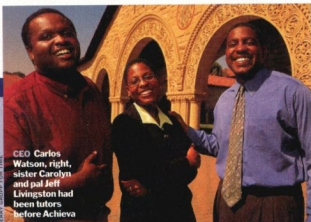
ACHIEVA'S FOUNDERS

Of Passions and Profits

ACHIEVA IS A SILICON Valley start-up, but it's run by three African Americans in a world that's mostly white and Asian. It does not center on software. And it is the brainchild of three people with no consuming ambition to strike it rich.

Achieva's CEO, Carlos Watson, 30, once a consultant at McKinsey & Co. in Palo Alto, says education is a family value that started with his 96-year-old maternal grandmother, one of the few black women of her day to complete college and earn an advanced degree. All sev-

en of her children and 19 grandchildren also went to college. His father Carlos Sr., a Jamaican immigrant, and his mother Rose are retired teachers. Carlos, who went to Harvard, says he probably wouldn't have ended up there if he hadn't buttonholed his high school counselor, promising to bring her powdered doughnuts for breakfast if she'd take the time to tell him about colleges. In the summer of 1996, Watson, his sister Carolyn, 28, a manager for an academic-enrichment program, and his best friend, Jeff Livingston, also 28, a Merrill Lynch banker in Atlanta,



CEO Carlos Watson, right, sister Carolyn and pal Jeff Livingston had been tutors before Achieva

seized on the idea for Achieva. They took three months to interview teachers, counselors, principals and admissions directors, gave up their day jobs and launched in February 1997. At first "I just watched my bank account in Atlanta get smaller," says Livingston. "But at Merrill, what did it matter if I sold \$5 million more worth of options of Microsoft stock?

This really matters to me."

The company has attracted high-powered investors like Laurene Powell, wife of Apple's Steve Jobs, and venture capitalist Audrey MacLean. The two helped raise the first \$1 million and plan to raise \$20 million for a national rollout plus, of course, an IPO. It's education, yes, but it's still Silicon Valley.

Even your nest egg will be protected.



THE RANGE ROVER COUNTY

\$749* per month
lease for
36 months

\$ 749 first month payment
\$2,995 down payment
\$3,744 due at signing
EXCLUDES TAXES, TIRE AND LICENSE FEES

Lease the Limited Edition 2000 Range Rover County • Front and Side Airbags for Driver and Front Passenger • Electronic Air Suspension With Five Adjustable Ride Heights • Side-Door Impact Beams • Permanent Four-Wheel Drive • Four-Wheel Electronic Traction Control • Four-Channel, Four-Wheel, All-Terrain Anti-Lock Disc Brakes • Heated Exterior Mirrors • Heated Front and Rear Windshields • 300-Watt, 12-Speaker Audio System With Six-Disc CD Changer • Dual-Zone Automatic Climate Control With Pollen Filter • 4.0-Liter V8 Engine • 10-Way Power, Heated Leather Seats With Two-Driver Position Memory •



THE DISCOVERY SERIES II

\$399* per month
lease for
36 months

\$ 399 first month payment
\$1,995 down payment
\$2,394 due at signing
EXCLUDES TAXES, TIRE AND LICENSE FEES

Lease the 2000 Discovery Series II • 4.0-Liter V8 Engine • Hill Descent Control • Permanent Four-Wheel Drive • All-Terrain ABS • Electronic Brake Distribution • Steel Inner Body Cage • Three-Point Seatbelts and Headrests on All Seats • Headlamp Washers • Central Locking With Alarm • HomeLink® System • Steering Wheel-Mounted Audio Controls • Dual Heated Power Exterior Mirrors • Front and Rear Fog Lamps • Voted Best Compact SUV by *Automobile Magazine* •



1-800-FINE 4WD • www.Best4x4.LandRover.com

*Closed end leases offered by participating Land Rover Retailers through Land Rover Financial Services (a unit of BMW Financial Services NA, Inc.). 2000 Range Rover County: MSRP \$58,925. Capitalized cost \$53,210. Total monthly payments \$26,963.64. Purchase option at maturity: \$34,765.45 + applicable tax. 2000 Discovery Series II with cloth interior: MSRP \$34,775. Capitalized cost \$31,860. Total monthly payments \$14,364. Purchase option at maturity: \$21,908.25 + applicable tax. MSRPs include \$625 destination charge. Capitalized costs include \$480 acquisition fee. Lessee responsible for maintenance, repairs, excess wear and tear, insurance and any options + \$.20/mile for mileage over 10,000 miles/year. Lessee has option to purchase prior to maturity. \$350 disposition fee if vehicle is not purchased. Other conditions may apply. Retailer participation may affect cost. Must take retailer delivery by December 31, 1999. Subject to availability. See participating Retailer for details.

H E A L T H

The Low-Carb DIET CRAZE

Fad diets come and go, but this one is exploding. Can you really lose weight by feasting on beef, eggs and bacon? And should you?

By JOEL STEIN

A DIET IS MORE THAN A FAD. IN FACT, IT'S MORE THAN A DIET—when skinny people are on it. Yet there they are, jogging into Noah's Bagels in Santa Monica, Calif., proudly ordering bagels with the innards scooped out, disposed like toxic waste and replaced with full-fat cream cheese. In Chicago restaurants, the unpaunched are gorging on porterhouse steaks but banishing the baked potato back to Idaho. And Jennifer Aniston has been publicly chastised by her former trainer, who thinks Aniston's low-carb, high-protein diet is too extreme. When even the scrawniest cast members from *Friends* are on a diet, something is happening.

What's happening is a boom in low-carb diets, the weight-loss schemes that allow you to eat all the protein you want—steak, eggs, even fatty bacon—so long as you cut way down on carbohydrates like bread, pasta and soda. The fat-embracing diets, like so many other fads that we shouldn't have invited back, are from the '70s, when high-protein plans like the Scarsdale Diet and *Dr. Atkins' Diet Revolution* made fondue hip. Now the low-carb diets are back and bigger than ever. Low-carb-diet books will

Illustration for TIME by Clark Mitchell / Studio 212



A FAT CAT LUXURY CAR. **THE ALL-NEW BONNEVILLE.**

GET READY FOR THE FUR TO FLY. HERE COMES THE ALL-
NEW 2000 BONNEVILLE SSEI. NOW WITH MORE LUXURY
AND MORE ATTITUDE, IT'S SUPERCHARGED TO BE ONE
OF THE WORLD'S MOST POWERFUL SPORT SEDANS.
INTERACTIVE DRIVER TECHNOLOGY MAKES IT SMARTER
THAN YOUR AVERAGE CAR. AND, WITH STABILITRAK,
IT'S NIMBLE TOO. SO LEAVE THE FAT CATS BEHIND.
CALL 1-800-BONNEVILLE OR POINT YOUR MOUSE TO

WWW.BONNEVILLE2000.COM AND CRUISE SOME

LUXURY WITH ATTITUDE.

PONTIAC
DRIVING EXCITEMENT™
Official Sponsor of the
2000 U.S. Olympic Team



THE FILM

about his children and to avoid showing any of the characters smoking cigarettes; but Roth says Wigand didn't try to intervene at all in the way he was depicted. "When Jeffrey read the portrayal, warts and all, he didn't ask us to change anything." That includes an invented scene in which Wigand appears to be on the brink of suicide. Wigand says he "never got that despondent" but is "very comfortable with the way Michael Mann and Eric Roth created the same mood, the same menace, the same atmosphere."

BERGMAN IS PLEASED WITH the film too. "It's not a documentary," he says. "It's more of a historical novel." But he's angry with his former colleagues at CBS, who are claiming that he was negotiating with Mann to make a film about the Wigand blowup even while it was going on. "It was apparent to anybody in the editing room," says Wallace, "that he was frequently on the telephone [to Mann] with a play-by-play while he was producing the piece for us." Bergman insists he didn't start thinking about making the story into a film until after Wallace told him he was about to be fired by Hewitt for having brought Wigand—then the subject of a false smear campaign—to the show in the first place.

In the end, as audience members we're all outsiders on this story, at least about whether Wallace betrayed Bergman, to say nothing of his own ideals. Much of what we may ultimately believe could be based on what we intuit from the performances. Because Pacino plays him, Bergman is guaranteed a certain moral passion. (Think Hurricane Andrew as Carl Bernstein.) Meanwhile, Christopher Plummer plays Wallace as a man possessing not only a worldliness that might incline him to compromise with his corporate bosses but also an ample self-regard that would keep him mindful of his reputation—and one whose careful intelligence could well point him in either direction.

For now, Hewitt is professing comfort at the thought that movies don't last at the multiplex forever. *60 Minutes*, he says, "has been around for, like, 30 years. A movie, if it's lucky, is around for maybe a week." Or is it? There's already talk of possible Oscar nominations for Russell Crowe, Pacino or Plummer. That would keep the film alive well into next year. And then there's the video release. All that could mean a long stretch ahead for *60 Minutes*. Tick, tick, tick, tick, tick, tick, tick...

—Reported by Jeffrey Ressler/
Los Angeles and William Tynan/New York

DEEP THROAT TAKES CENTER STAGE

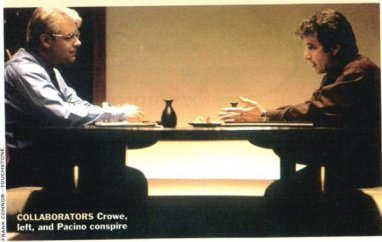
MICHAEL MANN LOVES BAD GUYS. LOVES THEIR DRIVE, THE SNARL IN their stare, the swagger they have learned and earned. From his first feature film, 1981's *Thief*, to the 1995 *Heat* and his swankily corrosive TV shows *Miami Vice* and *Crime Story*, the writer-director has toured the underworld and found it a great place to visit.

The Insider (Why not call it *Smoke?*) has Al Pacino (as *60 Minutes* producer Lowell Bergman) pointing and shouting like an aging mafioso. But Pacino is one of the good guys. The real gangsters are tobacco barons in Louisville, Ky., and network lawyers in New York City. They speak in genial or condoling tones; they have only the best interests of their corporations at heart and truly hope you see it their way. Otherwise they'll crush you. Brown & Williamson CEO Thomas Sandefur (played by Michael Gambon) has a manner as smooth as the draw of a Kool menthol into the lungs, and every bit as toxic. A CBS attorney (Gina Gershon) softly, crisply tells the lords of *60 Minutes* that they must submit to a higher authority—Mammon. The byline is nothing compared to the bottom line. It's a dark reality that Mike Wallace (a deft impersonation by Christopher Plummer) has to juggle. Does his loyalty belong to his current cbs bosses or to the ghost of Edward R. Murrow?

Mann and co-screenwriter Eric Roth want to make *The Insider* a suspense thriller and an art film. There are assignments under dark bridges, ornery messages snailing out of fax machines, snatches of arias on the sound track and enough slo-mo shots to extend the movie's running, or ambling, time to 2½ hours. And those endless conferences! The viewer almost has to be a journalist—or a good editor—to sniff out the meat under all the fat.

The hero here is Jeffrey Wigand. As played so acutely by Russell Crowe, he is a sullen, stocky, difficult fellow, a Hamlet whose soliloquies have to be read in his nervous blinks and stammers, in the latticework under his tired, wary eyes. They are all the hints we need to detect a soul swamped in ethical dilemmas. When Crowe gets to command the screen, *The Insider* comes to roiled life. It's an *All the President's Men* in which Deep Throat takes center stage, an insider prodded to spill the truth.

At heart, the movie is about family betrayal, the corporate torture of two insiders (Wigand at Brown & Williamson, Bergman at CBS) by the people they worked for and with. Its caveat, which any wage slave should ponder, is that you can be hurt by your bosses' strength or weakness. A change in the corporate weather, and the most valued employee is suddenly expendable—an outsider. Do you fight to get back in? Or plot, with only your rancorous conscience as a guide, how to survive, alone, in the cold? —By Richard Corliss



COLLABORATORS Crowe, left, and Pacino conspire

C I N E M A

Born-Again Box Office

How Evangelicals made the apocalyptic *Omega Code* a surprise hit

By DAVID VAN BIEMA

THE DEFINITIONS OF A MIRACLE AND A Hollywood sleeper hit are not very far apart; both involve an extraordinary contradiction of what seems to be an ironclad natural order. Last week studio executives had a choice of interpretations as they cast their eyes over the weekend grosses. The No. 1 and No. 2 movies in the U.S. were, unsurprisingly, *Fight Club* and *Double Jeopardy*. But No. 10 was very unusual indeed. Not only had *The Omega Code*, by an unknown independent called Gener8Xion Entertainment, grossed \$2.4 million in three days, but it had done so in a mere 304 theaters, yielding by far the highest dollars-per-screen figure in the Top 10. And the suits didn't know the half of it. The movie, it turns out, was funded by what the *Hollywood Reporter's* David Finnigan describes (fondly—he moonlights as a religion journalist) as "a little Christian cable channel most noted for one of its co-hosts' having enormous hair."

Call it the *Blair God Project*. Like the witchy summer hit, *The Omega Code*, starring Michael York and Casper Van Dien, was made on a modest budget—\$7.2 million. And like *Blair*, it ran a remarkable under-the-radar promotion campaign. But where *Blair* used the Internet, *Omega* employed an even more unusual grass roots: it was sold almost exclusively through—and to—the Evan-



APOCALYPSE NOW: *Omega Code*, with Van Dien and York, was produced by Matthew Crouch with backing from his dad's TV network. Can other Christian films thrive without TBN's help?

gelical Christian community. Crowded producer Matthew Crouch: "I feel we've identified a new consumer group that Hollywood, Wall Street and Madison Avenue don't know exists. We've primed the pump, and there will be more to come."

Perhaps, but the film's success may elude duplication. It features a sprightly enough plot: codes hidden in the Bible lead the audience to an understanding that the Apocalypse, complete with York as the Antichrist, is unfolding around Van Dien. Given its budget, the quality of its writing, acting and production is remarkably high—about miniseries level. Crouch believes a narrative pivoting on predictions from the books of *Daniel* and *Revelation* is especially charming to literal-minded Christians. "The biblically based story points are what they get off on," he says.

That may be so, but what got them

into the theaters was something different. The film's primary backer is Crouch's father Paul, CEO and star (with his bountifully bouffanted wife Jan) of the Trinity Broadcasting Network. TBN is actually not a "little Christian channel" but a giant in the sometimes overlooked field of televangelism. Showcasing preachers both black and white, it claims to reach 84 million homes and takes in some \$80 million a year in contributions, primarily from 1.5 million "partners" who give annually.

It was this group that *Omega Code* galvanized. Starting a year before the film's

release, TBN viewers were treated to occasional segments on its production; the segments aired nightly beginning in September. The message, says Susan Chaudoir of *Omega's* distributor, Providence Entertainment, was "You are helping us make this." In early August, the network ran an on-camera plea for volunteers to help promote the movie; the 2,000 respondents spread out into their neighborhoods and congregations with flyers and 100,000 posters. When theater owners agreed to put tickets on sale a month early, TBN aired videos of supporters buying blocks of 100 or even 1,000. Two Los Angeles ministers, with congregations of 12,000 and 18,000, each arranged to buy out that city's Magic Johnson Theatre for a day. "We made this an event," says Michael Harpster, Providence's marketing chief, "and the Christian audience could go and bear witness." Which they did, in droves. And the rest is Hollywood hallelujah. ■

CHRISTIAN COMPUTER GAMES

When Quake Meets *Paradise Lost*



THE AIM OF THE WAR IN HEAVEN (Valusoft; \$19.99), a "Christian action game," is to attain enlightenment by playing either a divine or a fallen angel. As a good angel, you wave a sword of the spirit at demons who seem to be wearing little green bikinis. As a fallen angel, you get to stick your claws into those insufferably righteous angels.

Guess which one kids are going to pick. So why give the option to be evil? The designers use the free-will argument and note that choosing the fallen angel leads to murder and self-destruction. In the post-Columbine era, that may bear too close a resemblance to real-life nihilism. Still, Christian parents shouldn't fret. The War in Heaven moves slowly, and action is sparse. Kids may actually prefer Bible study. —By Chris Taylor



TECH STOCK INDEXES. START-UP IPOs.

REMEMBER WHEN PEOPLE TALKED ABOUT THEIR

CHILDREN AT COCKTAIL PARTIES?

Welcome to the Era of Day-Trading. The era of watching the Money Channel 24 hours a day. The era in which people buy and sell absurdly volatile stocks they know nothing about. The goal? Instant wealth. The price? No life. Now, welcome to Netstock Direct. We're only interested in well-established, blue-chip companies that are the backbone of American commerce. Companies you don't have to keep an eye on 24 hours a day. Companies you can invest in directly, with little or no fees. Visit us at Netstock.com. We promise. Becoming wealthy over the Internet has never been this unexciting.



Battle Of the Morning People

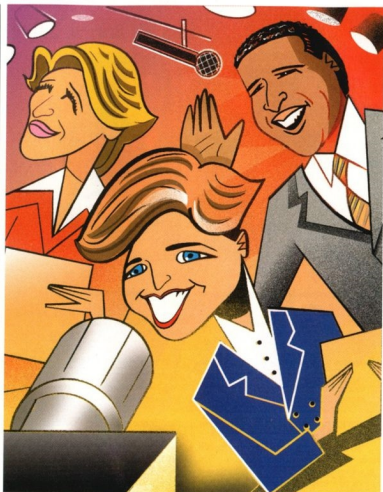
The Early Show pulls up to the morning-news breakfast buffet

By JAMES PONIEWOZIK

YOU WOULD THINK JANE CLAYSON was just another ambitious young woman who landed a job in New York City—scrambling to find an apartment, deposited (temporarily) by her employer in what is, truth be told, a pretty crappy office. Inoffensive museum posters hang on the wall; the painted metal and laminate desk is bare of much but a Poland Spring bottle and a phone; a generic screen saver plays across the monitor of a generic PC. In the middle of an interview, her phone rings. And rings. She rises apologetically and answers it herself. "It's what I'm used to doing," she says.

Clayson, 32, has a different set of demands to get used to now though. Tapped this summer as Bryant Gumbel's co-host on CBS's *The Early Show*, which makes its debut next Monday, the former ABC News reporter will be a key element—perhaps the key element—in her network's attempt to grab at the groaning breakfast buffet of advertising dollars that is morning television.

In a time-starved society that is waking earlier and has a slew of evening-entertainment options, the morning news shows have effectively become the new nightly news. The flagship evening broadcasts have been in a decades-long ratings tailspin, while the morning shows' mix of quick news and consumer tips has clicked with a populace that has shifted its focus from international to national news and from national to my news—my



health, my kids, my money. And as viewers have embraced the shows, so have the newsmakers who want to reach them. If you have a book to sell, a campaign to run or a vast right-wing conspiracy to denounce—as Matt Lauer learned in his 1998 interview with Hillary Clinton on NBC's *Today*—you do the morning shows. Says Lauer: "It used to be that if there was a major statement, a politician would come out at 4 p.m., because it'd be on all the nightly newscasts at 6:30. Now they're going to give it to one of the morning shows first."

CBS's soon to be former morning show, *CBS This Morning*, perennially finished third in the ratings, largely because the network committed scant resources to it. Now it has tapped the high-priced Gumbel and built a sleek, \$30 million Fifth Avenue studio because it can't afford not to. Situated in the only time slot in which network audiences are actually

growing, the morning programs earn as much as half a billion dollars a year, led by *Today*, which just celebrated 200 weeks atop the ratings. (The shows are also valuable for shilling nightly news-magazines, cable sister shows and other network siblings, as anyone who has seen cast members of *Friends*, *Becker* or *NYPD Blue* just happen to drop by around 8 a.m. can attest.)

Early and ABC's *Good Morning America*—itself relaunched in a snazzy Times Square studio in September—are trying to eat *Today*'s rich breakfast by offering pretty much the same thing: a newsy first hour, a lighter second; glass-walled, tourist-courting studios; platonic marriages of male and female anchors (the assumption that Gumbel's partner would be female was so absolute that CBS dubbed the search Operation Glass Slipper). The producers describe their differences with vague intangibles, com-

Morning, Neighbor! Can We Borrow a Cup of Nielsens?



The Early Show

NETWORK CBS

HOSTS Bryant Gumbel and Diane Clayton

RELATIONSHIP STYLE Still in that getting-to-know-you stage

SIGNATURE SEGMENT "Yikes, I've Grown Up!"—parenting advice from Martha Quinn and Lisa Birnbach



Good Morning America

NETWORK ABC

HOSTS Charles Gibson and Diane Sawyer

RELATIONSHIP STYLE Pulling double duty (20/20) breeds low-key familiarity

SIGNATURE SEGMENT Cooking with way-too-boisterous-for-before-9-a.m. superstar chef Emeril Lagasse



Today

NETWORK NBC

HOSTS Matt Lauer and Katie Couric

RELATIONSHIP STYLE Like long-lost twins (with high-adrenaline genes)

SIGNATURE SEGMENT Al Roker working the screaming rope line of fans in Rockefeller Plaza

plete with promises to be "the show for the next millennium."

So how will *Early* stand out? Oh, it'll have "edge"! Which, Clayton concedes, "is somewhat hard to define." In part it seems to mean CBS hopes younger viewers will be drawn—yes, you read "CBS" and "younger viewers" in the same sentence—by Clayton and, for some reason, by a parenting segment from Adam Ant-era icons Martha Quinn (MTV) and Lisa Birnbach (*The Official Preppy Handbook*). "Edge" is also an apparent euphemism for the personality of Gumbel, whose no-nonsense interviewing style during his 15 years on *Today* was considered straight shooting by fans and abrasive by detractors. Propping his feet on a glass table in his office, which—Clayton, take note—is fabulous, Gumbel says he has relaxed, if not "mellowed," with age. But he makes no apologies for his approach. "I don't get really jocular and laugh about it when I ask somebody about the defense budget. I'm sorry." His success may hinge on whether Clayton can provide the compensating amiability that his former *Today* partners Jane Pauley and Katie Couric did.

Early executive producer Steve Fried-

man (once Gumbel's boss at *Today*) spins Gumbel's rep as a change from *Today*'s current *Cheers*-like bonhomie. But the real race is between *Early* and *GMA*, which has its marquee lineup in Diane Sawyer and Charles Gibson—brought in this year after ratings dived in 1998—and which enjoyed a boost when it moved into its new set. Like *Today* in Rockefeller Center, *GMA* uses New York City's tourist appeal, drawing crowds to its first-floor studio for features like a recent "town meeting" with presidential candidate John McCain. (The Disney-designed set recalls Las Vegas' New York, New York hotel, creating the dissonant sensation that one is standing in a reproduction of Times Square when one actually is in Times Square.) But the show's hosts are basically high-priced teens, committed only through May. The eagerly combative Friedman—he toys with a Wrigley Field commemorative baseball as he talks, as if begging "Steve Friedman is ready to play hardball" metaphors—senses an opening: "We have a good chance of taking over second when Diane Sawyer leaves."

GMA executive producer Shelley Ross is eager to downplay that specula-

tion. "Diane and Charlie are not going anywhere," she says. "They're enjoying what they're doing." Perhaps, but they're also doing 20/20, a tough demand on top of waking when it's time to make the doughnuts. "I love the broadcast," Gibson says, "but it does wear you down."

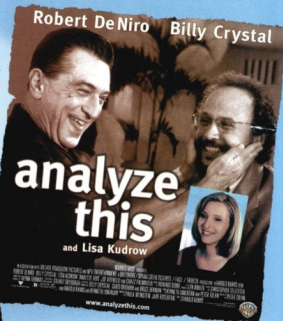
Lauer recognizes that *Today*, lead or no, must change in order to thrive—"If the competition copies your widget, you have to come up with a better widget"—even as ABC seeks permanent hosts and CBS's crew gets its footing. But even a relatively small boost for *Early* could justify the investment. "The monetary difference between first and third place in the morning," says CBS News president Andrew Heyward, "is dramatically different from at night." Still, Gumbel and Clayton have a tough job ahead, with little time to prepare as CBS scrambles to finish its new set. "It's like taking your first draft and putting it on the front page," says Gumbel. Clayton, a Mormon who abstains from coffee, will manage that early-morning wakeup using an alarm clock given her by Pauley. But she might want to test it first. Pauley, after all, anchored *Today*. And those morning rivalries die hard.

NOW ON MOVIE PAY-PER-VIEW!

★★★★

**The Funniest Comedy
In A Decade."**

- Kathryn Kinley, WPIX



**"The can't miss,
sure fire, best date movie!"**

-Cary Berglund, KCAL-TV

**Clint Eastwood
True Crime**



**"Clock-Ticking
Suspense."**

- Janet Maslin, THE NEW YORK TIMES



MOVIE PAY-PER-VIEW
ALL THE HITS AT YOUR FINGERTIPS

Order a hit movie tonight.
Follow the simple instructions on your
TV screen or check guide for details.
Available from your satellite or cable system.

A Historic First For The New Millennium...

WORLD'S FIRST YEAR 2000 GOLDEN DOLLAR



on a Giant Quarter-Pound Proof

The Washington Mint Announces the **HISTORIC WORLD'S FIRST STRIKING** of an Extraordinary Golden Proof—the New United States “Sacagawea” Dollar Struck in Pure Silver Bullion and Richly Layered in Pure 24-Karat Gold. — Special Advance Strike Price Only \$99

The Washington Mint announces the limited advance minting of the WORLD'S FIRST Giant Golden Proof featuring America's new “Sacagawea” Dollar.

The new Golden Dollar is the first new U.S. coin of the millennium. It features the historic year 2000 date and is the most eagerly awaited coin in decades.

And NOW, during a limited advance strike period, the world's first Year 2000 Golden Proof is available at a special discount price — only \$99. It combines the beauty of pure gold and the splendor of precious silver bullion.

A HISTORIC FIRST ...DATED 2000

This Giant Golden Proof is an exquisite adaptation of the new United States Dollar coin — the first U.S. Dollar coin in a generation, and the first-ever gold-colored coin. It features a portrait of Sacagawea, the Native American guide who accompanied Lewis and Clark on their first exploration to the Pacific Ocean nearly 200 years ago.

The stunning Year 2000 Giant Golden Proof is an artistic masterpiece that will always be treasured as the first of the series and the first of the millennium.

Best of all, it is even more beautiful than the original, because it's struck in precious silver bullion and richly layered in pure 24-karat gold!

UNPRECEDENTED WEIGHT

This Quarter-Pound Golden Proof combines unprecedented weight with extraordinary dimension — it is a landmark in proof minting.

The specifications for this colossal medallion proof are unparalleled. Each one:

- Is Individually Struck from Pure .999 Silver Bullion, and Layered with Precious 24-Karat Gold
- Contains 124.41 Grams (1,920 grains) of Pure Silver
- Weighs Over One Quarter-Pound (4 troy ounces)
- Is a Massive 3-1/2 Inches in Diameter
- Is Individually Registered and Comes With a Numbered Certificate of Authenticity
- Is Fully Encapsulated To Protect It's Mirror Finish
- Includes a Deluxe Velvet Presentation Case

ADVANCE STRIKE DISCOUNT

The price for this Giant Golden Proof will be set at \$129 per proof. HOWEVER, IF YOU PLACE YOUR ORDER NOW, YOU CAN ACQUIRE THIS GIANT GOLDEN PROOF AT THE SPECIAL ADVANCE STRIKE DISCOUNT PRICE—ONLY \$99.

NOTE TO COLLECTORS: IF YOU PLACE YOUR ORDER FOR THE QUARTER-POUND GOLDEN PROOF WITHIN THE NEXT 10 DAYS, IT WILL BE PROCESSED IMMEDIATELY, AND THE EARLIEST ORDERS WILL RECEIVE THE LOWEST REGISTRATION NUMBERS.

ADDITIONAL DISCOUNTS

Substantial additional discounts are available for serious collectors who wish to acquire more than one of these exquisite proofs. You can order:

THREE Quarter-Pound Golden Proofs for \$288.

FIVE Quarter-Pound Golden Proofs for \$469.

TEN Quarter-Pound Golden Proofs for \$889.

TWENTY Quarter-Pound Golden Proofs for \$1,698.

There is a limit of twenty Giant Golden Proofs per order, and all orders are subject to acceptance by The Washington Mint, LLC. Total charges for shipping, handling and insurance are limited to \$9.50 per order, regardless of the quantity ordered.

ONLY 100,000 AVAILABLE

The Washington Mint will strike only 100,000 Quarter-Pound Golden Proofs for 2000, so oversubscription is a virtual certainty.

BEGINNING TODAY, TELEPHONE ORDERS ONLY WILL BE ACCEPTED ON A STRICT FIRST-COME, FIRST-SERVED BASIS ACCORDING TO THE TIME AND DATE OF THE ORDER.

CUSTOMERS ARE STRONGLY ADVISED TO SECURE THEIR RESERVATIONS IMMEDIATELY BY CALLING TOLL-FREE:

1-800-926-MINT Ext. 56225
24 HOURS A DAY, 7 DAYS A WEEK

A major credit card is necessary to secure your reservation, and The Washington Mint fully guarantees satisfaction with a money-back policy for a full 60 days.

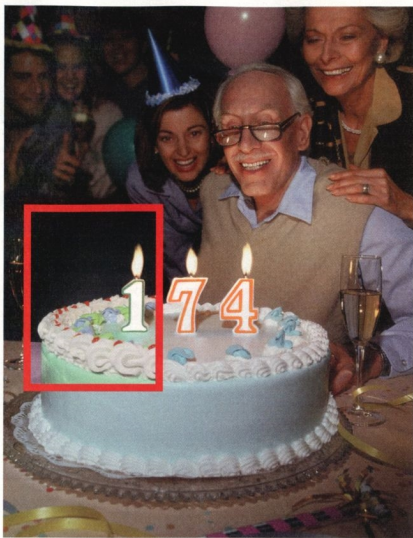
The Washington Mint, LLC®

Since 1981, The Washington Mint has produced rare coins, secured bullion and struck medallions for the American numismatic public as an independent private mint, not affiliated with the United States Government. This independence provides the cornerstone for our commitment to excellence in both product and service, and most importantly, it guarantees to our customers essential rights and complete satisfaction.

© 1999 The Washington Mint, LLC®

Visit our web site at: www.washingtonmint.com

What possibilities
does the future hold?



Today's science fiction is edging closer to tomorrow's reality. In *Health and the Environment*, part one of our Visions 21 series on the new millennium, we ask some of the country's brightest minds to ponder what our lives and our world will be like in the future. And if they're right, you can tell your great, great, great grandchildren that you knew it all along. Look for *Health and the Environment* on newsstands November 1st.

THE WORLD'S MOST INTERESTING MAGAZINE.



Agilent Technologies
Innovating the HP Way

DAIMLERCHRYSLER

Lincoln
Financial Group

Vagabond of the Heart

A biography captures the charm, lust and joie de vivre of Colette



AS SHE LAY DYING ON her Paris daybed at age 81, Colette, so rarely at a loss for words, spoke her final one. "Regarde!" she said, sweeping her arm through the air. It is hard to imagine a more apt pronouncement, for by the

time of her death in 1954, Sidonie-Gabrielle Colette had lived, loved, rebelled and certainly seen more than most. And in six decades of writing, she also conveyed what she witnessed to thousands of readers, producing some 80 volumes of fiction, essays, memoirs and drama that made her one of France's most beloved authors.

Love, she once said, was "the bread of my life and pen," but so too were gender, instinct, the natural world, childhood, innocence, debauchery and the throwing off of convention, social as well as literary. When she was not writing, she was re-creating herself: taking three husbands and countless lovers, both male and female; exploring the Paris demimonde; even, strapped for cash, starting a beauty business at age 58. Such a life—one that has been copiously documented, by Colette and others—presents Judith Thurman, author of *Secrets of the Flesh: A Life of Colette* (Knopf; 592 pages; \$30), with both an embarrassment of riches and a Sisyphean task. Despite working on this book for nine years, Thurman, who won a National Book Award in 1983 for her biography of Isak Dinesen (and has been nominated again for this book), acknowledges that Colette remains an elusive figure, an author who hid herself in plain sight.

Elusive, but fascinating. The creator of such enchantingly lyrical and devas-

tatingly sensual works as *My Mother's House* and *Chéri* was a mentor to many but a horror to her own daughter. At great risk to her reputation, she performed half-naked on the stage and had open lesbian relationships, yet believed that feminists deserved "the whip and the harem." She found her most secure love with her third husband, Maurice Coudeket, a man 17 years her junior who was a Jew, yet she was an anti-Semite and in the Nazi-occupied France of World War II displayed what Thurman generously calls a "moral lethargy." At 47, she began a serious love affair with her stepson, then 16. "A real woman is good," a man who knew her told Thurman. "Colette was not good."



COLETTE: The inscrutable mistress of her own domain

Rather than make such bald judgments herself, Thurman sets forth her subject's contradictions in a historically sensitive, prodigiously researched biography that has more than a soupçon of modern psychological theory thrown in. Understandably, Thurman occasionally gets lost in the thicket of claims, counterclaims and feuds that envelops the novelist. But who would not? The sphinxlike Colette, inscrutable mistress of her domain, would not have had it any other way.

—By Elizabeth Gleick



HOT MOVES: Carpinello tries on the suit

THEATER

Stayin' Alive

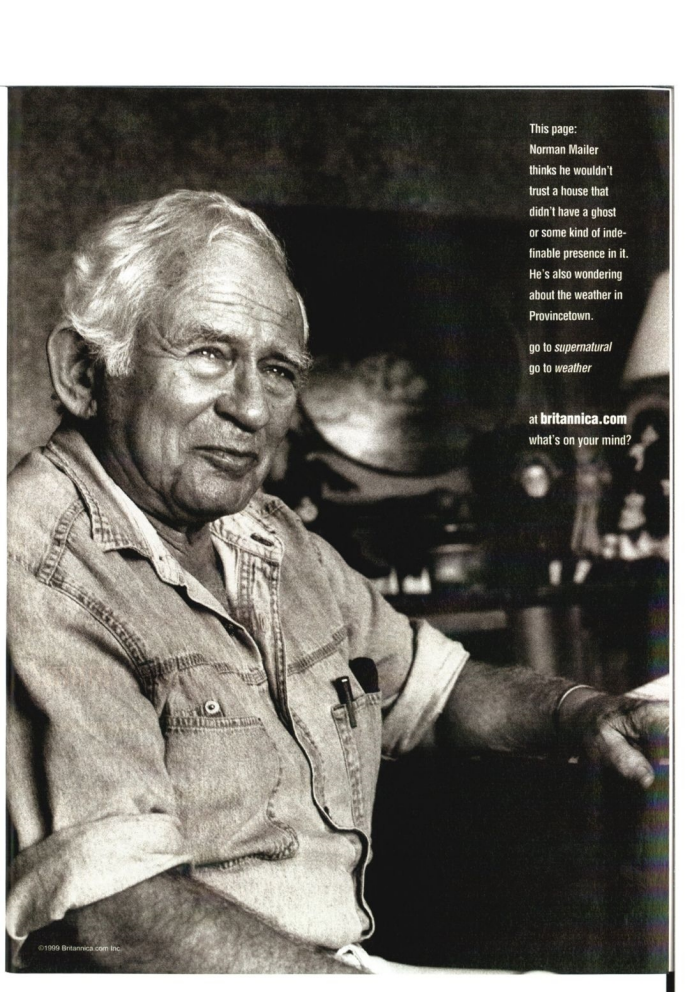
Hollywood's disco hit boogies to Broadway

IN ITS QUEST FOR BROADWAY RESPECT, *Saturday Night Fever* has done almost everything wrong. It's a big, splashy musical trying to replicate a hit movie, a pretty crass way to make a buck. Its director, Arlene Phillips, is better known for staging extravaganzas in Las Vegas. The show is loud and pushy and panders to the crowd shamelessly. Worse, it overcame critical hoots to become a smash in London, a feat it now has the audacity to think it can repeat in New York City.

But here's the knotty question: Is it possible to recognize a show's base commercial motives and still have a good time? In this case, yes. *Fever* has faithfully reproduced the 1977 John Travolta movie about a working-class Brooklyn kid with big dreams and hot dance moves, with the familiar Bee Gees music (including two new songs written by the Gibb brothers) integrated into the story. One of the pleasant surprises is how well these numbers sound in the theater: *How Deep Is Your Love* becomes a richly layered love duet; *What Kind of Fool* is a passionate expression of loss; and *Night Fever* is, well, a blast.

The staging is crisp and energetic, with well-drilled ensemble work and a nifty reproduction of the Verrazano-Narrows Bridge. James Carpinello, as Tony, doesn't have a voice to swoon over, but he's got the moves, while Orfeh (just the one name, thank you) is a husky-voiced stunner as Annette, the good girl who wants to be bad. There's some grit along with the glitz—a guy commits suicide, a girl is gang-banged in the backseat of a car, and the hero's big victory is spoiled by the fact that he doesn't deserve it. But mostly this is a cheery pop-rock that lights up the stage the way disco lit up the '70s. And disco never got much respect either.

—By Richard Zuglin

A black and white photograph of Norman Mailer. He is an older man with white hair, looking slightly to the right of the camera with a thoughtful expression. He is wearing a light-colored, button-down denim shirt with the sleeves rolled up. A pen is tucked into his shirt pocket. The background is dark and out of focus, showing some indistinct shapes that might be books or objects on a shelf.

This page:
Norman Mailer
thinks he wouldn't
trust a house that
didn't have a ghost
or some kind of inde-
finable presence in it.
He's also wondering
about the weather in
Provincetown.

go to *supernatural*
go to *weather*

at **britannica.com**
what's on your mind?

think about it

one click and you can help save
children from drug addiction.

think about it

one click and you can help make sure
the holocaust never happens again.

think about it

one click and you can help save
an entire species.

what's on your mind

Visit britannica.com to find out about anything at all. Then we'll donate
a dollar to one of six charities. You'll also be eligible to win an incredible
trip to someplace truly inspiring.

britannica.com



No purchase necessary. Subject to Official Rules. To receive Official Rules, mail SASE by 12/10/99 to Britannica.com Rules, PO Box 602, Sayreville, NJ 08871-0602 (or check online). WA & VT residents may omit return postage. Sweepstakes begins 12:00am ET 10/25/99 & ends 11:59pm ET 12/31/99. To enter online, go to britannica.com, complete online registration form, & click to submit. You can also enter sweepstakes by mailing SASE, including your name, address, state/province, ZIP/postal code, phone & email address (if any) to Britannica.com Sweepstakes Entry, PO Box 4105, Grand Rapids, MN 55730-4105, postmarked by 1/3/00 & received by 1/10/00. Odds of winning depend on number of entries received. Prize: (a) Grand Prize: Trip for winner & guest to choice destination with maximum expense of \$20,000 US dollars. Destination subject to Sponsor's approval. Estimated retail value of grand prize is \$20,000 US dollars. Total of all prizes: \$100,000 US dollars. All other expenses relating to acceptance of grand prize are responsibility of winner & guest. Certain travel restrictions may apply & travel is subject to availability at time of acceptance. Winners must Affidavit of Eligibility & Liability/Publicity Release within 14 days. Winner & guest, or parent or guardian of guest, if guest is a minor, must each complete travel release prior to departure. Trip must be taken within one year of acceptance. Substitution, transfer, or assignment of prizes permitted, except that Sponsor reserves the right to substitute a prize of equal or greater value. International travel will require a valid passport provided by the winner. Any tax on prize is the responsibility of the winner. All prizes will be awarded. Limit 1 prize per person, household or email address. Winners notified by mail. Entries forfeit all parties from all claims liability regarding participation/acceptance of a prize. 1 entry per person, household or email address. Open only to legal residents of the US & Canada, 18 years or older at time of entry. Void in Quebec & PR & where prohibited by law. Canadian winners are required to correctly answer a self-testing question administered by mail. For winners list, mail SASE to Britannica.com Winners, PO Box 714, Sayreville, NJ 08871-0714. All other published rules and conditions apply. ©1999 Britannica.com

Revolutionary Rock

Loud is back in. And nobody fuses intelligence and volume better than Rage Against the Machine

By CHRISTOPHER JOHN FARLEY

ZACK DE LA ROCHA, LEAD SINGER FOR the rock-hop band Rage Against the Machine, walks into Ca'Brea, a small Italian restaurant in Los Angeles, with revolution on his mind. Dressed in a hooded red sweat top, his dreads tucked into a knit cap, he takes a seat at a corner table and exchanges what, for him, passes as small talk—how money is corrupting politics, the effect of advertising on the editorial content of magazines—before getting down to important issues. He thinks Subcomandante Marcos, leader of Mexico's Zapatista rebels, should be TIME's Man of the Century. On Rage's last CD, De la Rocha co-wrote a song about the Zapatistas, *People of the Sun*. Now, passion in his voice, he argues that Marcos is setting an example for oppressed people, proving "that there are other ways of dealing with ruling power than being passive."

In its own way, Rage Against the Machine is doing much the same thing in music. Rock is going through a period of heaviness. Bands are getting louder, lyrics more aggressive; voices are growling. Rock-hop acts helped open the door for a more in-your-face sound; now straight-ahead rock acts are pouring through. The hard-rock band Creed recently scored a No. 1 album; Bush and Live, after hiatuses, have new (mediocre) CDs out. There's also *Woodstock 99*, a mostly dull double CD with live songs by rock-hoppers (Limp Bizkit, Korn) and straight-ahead rockers (Godsmack, Buckcherry) drawn from this summer's controversial concert. No wonder Axl Rose and his band, Guns n' Roses, picked this musical moment to attempt a comeback, contributing a fierce, though somewhat tuneless, new song to the sound-track CD for the

forthcoming film *End of Days*. Lilith Fair is over, my friend. It's safe for the bad boys to come out and play.

Rage Against the Machine's new album, *The Battle of Los Angeles* (Epic), is a landmark not only because it's an exhilarating mix of hip-hop and hard rock, but also because it's a winning fusion of loud music and intelligence. This is music that

latest heavy rock asserts itself by being casually dismissive of women. "She's got issues!" screams the Offspring. "She's going to change the world but she can't change me!" wails Chris Cornell. "I did it all for the nookie!" declares Limp Bizkit.

Insert your own knowing, literate reference to Susan Faludi's book *Stiffed* right here.

Unlike many other hard-rock bands, Rage, as guitarist Tom Morello puts it, has "social and political" concerns. Indeed, in an interview, De la Rocha sounds off on a wide range of topics. He ridicules New York City mayor Rudolph Giuliani: "There's nothing more dangerous than a fascist with aspiration for high-

er office." He's also critical of Sean ("Puffy") Combs: "If Reagan were a rapper, he'd be in Puff Daddy's crew. It's the same set of politics. Get yours. F___ everyone else. Just get paid. Don't think about community."

The roots of De la Rocha's rage are in his hometown of Irvine, Calif. He went to a mostly white high school where, as a Chicano, he seethed at racist comments about "wetbacks" made by students and teachers alike. At age 17, he saw a show by the black punk group Bad Brains, and it was "a personal revolution." De la Rocha, Morello, drummer Brad Wilk and bassist Tim Commerford formed Rage in 1991.

De la Rocha, now 29, draws inspiration for his lyrics from bands like Public Enemy and writers like James Baldwin and Eduardo Galeano. Songs on the new CD take on the media coverage of the Gulf War and the plight of Mumia Abu-Jamal, a black journalist on death row whom many people (De la Rocha included) feel was unjustly convicted.

De la Rocha has a lofty goal as a lyricist: "I try to write songs that engage people in a critical dialogue about fighting for and among oppressed peoples around the world." Still, even Bob Marley wrote ballads. Could De la Rocha ever see himself writing a love song? "Every revolutionary act is an act of love," he says. "[So] every song I've ever written has been a love song." From that perspective, *The Battle of Los Angeles*, with its scathing guitars and whiplash lyrics, is the most romantic CD of the year. ■



REBELS WITH A CAUSE: Band members, from left, Wilk, De la Rocha, Morello and Commerford, who now calls himself Y. tin. K

boundaries like a gangsta rapper's lowrider, snarls like Nine Inch Nails, and yet speaks out on issues with insurgent eloquence. In the early '90s, bands like Nirvana played loud, punkish music that thoughtfully expressed their alienation. Today, novelty acts like Blink 182 play loud, dumb music proudly, and the gap between the volume of the music and the emptiness of the lyrics only increases the sense of inanity. Also, a good deal of the

SHORT TAKES

CINEMA

BEING JOHN MALKOVICH Directed by Spike Jonze How would you like to fall down a tunnel, land inside actor John



Malkovich's body for 15 minutes, then be dumped next to the New Jersey Turnpike—all for \$200 (tolls included). That's the weird, beguiling premise of writer Charlie Kaufman's absurdist romance. Jonze, a music-video whiz and an actor (*Three Kings*), has the vexing habit of forcing his attractive stars (John Cusack, Cameron Diaz, Catherine Keener) to deliver their big scenes through clumps of matted hair. But he keeps the wheels spinning on this funny-peculiar story of people so desperate that they would pay to be anyone else. Even John Malkovich. —By Richard Corliss

THE BEST MAN Written and directed by Malcolm Lee Half a dozen college chums reunite to reminisce, bicker and bond. This agitated comedy (produced by Lee's cousin Spike) could be called *The Big Chillin'* if it had a smidge of the 1983 film's wit and charm. It's nice to see an African-American story set outside the 'hood, and we'll keep calling hunky Taye Diggs a star of the future until he's 60. But he'll have to be in movies better than *The Best Man*. —R.C.



MUSIC

LOOKING FORWARD Crosby, Stills, Nash & Young Together for the first time in more than two decades, the four warriors of this onetime supergroup are nearly old enough to collect Social Security.



ty. Yet their crystal vocal harmonies and politically conscious folk-rock remain surprisingly affecting. With a couple of superb contributions by Young, they've come up with something more than mere déjà vu. But in the age of the Backstreet Boys, you wonder: Will anyone pay attention? —By David E. Thigpen

TELEVISION

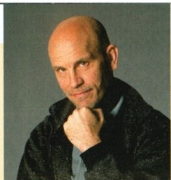
TIME OF YOUR LIFE Fox, Mondays, 8 p.m. E.T. A love letter to New York City and, more so, to Jennifer Love Hewitt,

this spinnoff of the wheezing *Party of Five* captures both in luminous visuals—the pilot looks as if it cost as much as a full season of *That '70s Show*. But the writing seems decidedly more cut-rate. Hewitt's Sarah Merrin heads east to find her biological father and take a bite out of the Big Apple, dropping Holly Golightly—isms like, "Give me one good reason why I should not spend the night dancing!" This star vehicle, thus far, is a shiny subway to nowhere. —By James Poniewozik



THEATER

DAME EDNA: THE ROYAL TOUR Years before the *Monty Python* boys began flouncing about in frocks, Australia's Barry Humphries donned a dress as Edna Everage, Melbourne housewife. His "one-woman" London shows turned Edna into a British institution. Now the self-dubbed dame is making her hilarious Broadway debut, singing, musing about her family (Mum's in a "maximum-security twilight home"), but mostly chatting with the audience—or picking on it (though "caringly"). Humphries makes a gloriously gaudy "megastar," with timing as sharp as a knife pleat. —By William Tynan



QA JOHN MALKOVICH

John Malkovich has a sizable role in *Being John Malkovich*.

Q. If you hadn't taken the role, would it have been *Being Henry Winkler*?

A. No. But that's an idea. The writer didn't seem interested in changing it to someone else.

Q. In the movie, people pay to get inside your head and control you for 15 minutes. How much do you think you can get for that?

A. They pay \$200 a toss. But I think that's a lot. Particularly since we're speaking only of the conscious mind.

Q. Now that you know people will pay to get inside your head, are you going to stop paying your therapist?

A. I didn't only stop paying him, I also stopped seeing him.

Q. In the movie, everyone recognizes you, but no one remembers your movies. That's so unfair. Who can forget you as St. Anne in *Jennifer Eight*?

A. I think you'll find the answer to that is, "A lot of people."

Q. I've read that when you were 16, you lost 60 lbs. by eating nothing but Jell-O for six months.

A. I actually lost 70 lbs.

Q. You'd get sick if you ate just Jell-O.

A. I didn't really get sick.

Q. Jell-O should drop Bill Cosby and pick you up.

A. I know. I had Jell-O every day, sometimes with some fruit in it if we were having a big fête.

Q. You didn't have a bank account in New York City because you yelled at too many tellers. How psyched are you on ATMs?

A. I like ATMs very, very much. I haven't been inside a bank in I don't know how many years.

Q. I can't imagine getting inside your head. You're kind of nuts.

A. I'm the least nuts person I know. But it still doesn't mean it's fun to be in my head. —By Joel Stein

YOU WON'T FIND THE FASTEST GROWING DOCUMENT OUTPUT COMPANY UNDER X.



(You won't find it under C or M for that matter, either.)

Here's an interesting fact. The name of the fastest growing major document output company isn't Xerox, Canon, or Mita. It's Savin. That's right, Savin.

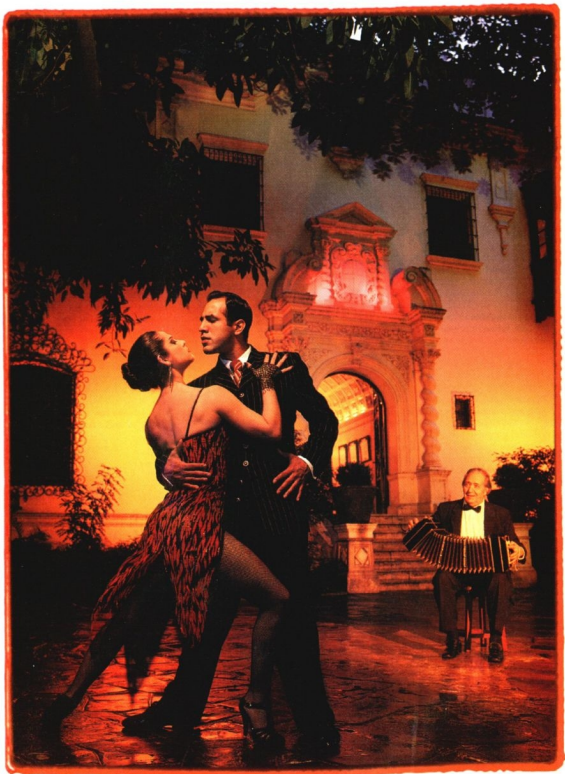
After all, Savin not only has the award-winning, multi-functional digital imaging systems today's networked offices require, we're also committed to becoming the fastest, most responsive name in the business. With smart, energetic, highly-trained Savin professionals willing to do whatever it takes to give you the satisfaction and service you deserve.



To find out more about Savin's full line of black & white and full-color digital imaging solutions, as well as our unshakable commitment to service, contact us at 1-800-234-1900 or www.savin.com. Or look in your card file under S.

savin.

WE'VE GOT WHAT IT TAKES TO WIN YOU OVER™
SAVIN CORPORATION, 333 LUDLOW ST., STAMFORD, CT 06904



IF IT TAKES
PASSION
TO BUILD
GREAT CARS
we're definitely
IN THE RIGHT
PLACE

The tango of Argentina is more than just a dance, it's a language unto itself. With the stomp of a heel, or the raise of an eyebrow, accomplished 'tangueros' can weave complex

Locally built Toyota Hilux



Buenos Aires, Argentina

tales of love, honor and intrigue. When two perfectly matched partners tango, they are celebrated as living archives of Argentina's culture and history. But when discussion turns to Argentina's future, the locals may mention a partnership of a different kind.

In 1997, the people of Argentina teamed up with Toyota to begin building vehicles at a brand-new plant near Buenos Aires. Today, the plant is producing rugged Hilux trucks for local use and for export to other countries in South America.

Toyota recognizes the benefits of investing in local partnerships. It helps the products we sell answer the special needs and standards of all our drivers, wherever they may be.

Today, Toyota vehicles are manufactured locally in 25 countries around the world, including right here in the U.S. In fact, more than half the Toyota vehicles sold in America are built by Americans, using many local parts as well.

In the growing global marketplace, Toyota remains committed to investing in the communities where we do business. Because, as any Argentinean will tell you, amazing things can happen when great partners get together.

TOYOTA People Drive Us

Are you an automotive manufacturer who wants to deliver product faster Or a winery who wants to sell one case at a time?

Microsoft has e-commerce solutions for any business. As companies like Barnes & Noble, Inc. and BUY.COM have already discovered, e-commerce is for any business that wants to do things smarter. Whether it be responding to market changes faster, working better with customers, selling over the Web or lowering costs. By building on existing technologies, Microsoft and our partners have helped thousands of companies create e-commerce solutions for everyday business. To see examples of how e-commerce solutions have helped other businesses, go to www.microsoft.com/go/business

Microsoft

Where do you want to go today?

E-commerce solutions for any business.

Microsoft
Office

Microsoft
Windows

Microsoft
BackOffice



AMY DICKINSON

Freshman Blues

Life at college can be rough on teens. Here's how to help—before and after they leave home

DON'T TELL MY KID, BUT SOMETIMES I SNEAK INTO her room to do a little mental redecorating in anticipation of the day when she goes off to college. (That's several years in the future, but the way I see

it, it's never too early to measure for draperies.) Like lots of parents, I assume that my kid's childhood will neatly end at the campus gates, at which time I will join the Peace Corps, take swing-dancing lessons and never again utter the words "Why? Because I said so!" But the transition

from childhood to college is seldom smooth for parents or their offspring, who face life for the first time without curfews, vegetables or clean laundry—and with plenty of social and academic pressure.

Bob and Sue Harvey spent nine years as resident fellows in a dorm at Stanford and lived to tell about it in their book *Virtual Reality and the College Freshman*. "The freshman student often faces an identity crisis during the first semester," they write. "Kids know who they are in their senior year of high school, but a freshman has to reach out and start from scratch." College is a more pressured environment than it used to be, in part because the academic gap between high school and college has increased. Many college freshmen have never had to make independent decisions about sex, drugs and alcohol. Most don't know how to manage their time or money. They often feel lonely and overwhelmed, resulting in exhaustion, anxiety and depression.

Nancy Corbin, director of clinical services for student-counseling services at Iowa State University, says her office is seeing a significant increase in requests for counseling from freshmen who are having trouble making the adjustment to college life. Despite all their technical sophistication, she says, older teenagers increasingly lack the skills to deal with personal problems that aren't easily defined or fixed. "They have 'point-and-click' expectations," she says. And they get homesick but have a hard time admitting it.

Parents and high schools can make

things easier on freshmen by preparing them differently: for example, by teaching them to budget their hours and their dollars. The Harveys think high schools should offer a college-life course to college-bound seniors. Parents need to "focus more on relationship and personal issues and less on how many sheets and towels to take," they say. Many homesick freshmen think they'll be regarded as failures if

they come home before Thanksgiving, so parents can help by letting them know they're welcome to return if they feel the need. In the meantime, parents have to find new ways to keep in touch with their college kids. One of the best is e-mail.

It's less intrusive—and less expensive—than constant phone calls and is more likely to be answered than a handwritten letter.

Brandon Hart, a homesick freshman at Iowa State, has started e-mailing back and forth with his tech-novice mother, who says, "Brandon's being at college has left a huge hole in our lives." She couldn't bear to look at his empty bedroom, so she rearranged it and put the computer there. She sends old-fashioned "care packages," with baked goodies, novelty toys and notes from home. "The other guys get jealous when I bring another package in," Brandon said. "It's funny how exciting the mail gets when you get to college."

See our Website at time.com/personal for more on the transition to college life. You can e-mail Amy at Timefamily@aol.com

IN BRIEF

THE WONDER YEARS For 27 years, researchers at the University of North Carolina followed the progress of children enrolled in quality child-care programs. Last week they revealed that those who attended such programs soon after birth through kindergarten maintained the positive effects of the education into adulthood, doing better on reading and math tests than those who didn't receive such an education.



KIMBERLY WATSON—THE WALL GROUP

TRICK OR TREAT Last week the Federal Trade Commission cracked down on Web businesses that entice kids with games and entertainment in exchange for personal information they then sell to marketers. As part of the Children's Online Privacy Protection Act, the FTC now requires companies to e-mail parents for permission before receiving names, addresses,

phone numbers or other information from children under 13. The commission also stipulates that the material cannot be shared with other firms.

SCHOOL VIOLENCE

Percentage of teenagers who:



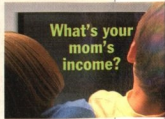
Sources: The New York Times/CBS News Poll

STEVE GRANITZ

SAFER SCHOOLS AND STREETS Fifty-two percent of American teenagers say a mass killing like the one at Columbine High School in Littleton, Colo., could happen at their school, but only 9% say the biggest problem facing them is violence, down from 22% in 1994, according to a New York

Times/CBS News study released last week. Thirty-one percent say the main concern facing teenagers is drugs, and 21% say it is peer pressure. The study indicates that perceptions of teen violence are finally conforming to the drop in such crimes in recent years.

—By Daniel S. Levy





DANIEL KADLEC

The Cup's Half Full

A new study reveals that 48% of Americans own stocks, a record high. Is that great news?

WE SURE ARE PROUD OF OURSELVES. TECHNOLOGY lets us work less and do more, while the bull market lets us save less and put more away for retirement. A new study celebrates the finding that a record 48% of American households own stocks, which now account for 35% of all household financial assets, at least a 50-year high. On Oct. 29, PBS will air *Stockholder Society*, a special that extols the virtues of the public's widening stake in the economy. Yes, we're doing some things right.

What with lingering questions about Social Security and the demise of the traditional pension, Americans have embraced stocks as never before. The number of individuals owning stocks or stock funds has swollen to 78 million, up from 42 million in 1983. Our 401(k) accounts are bulging, and there is encouraging evidence that the masses are behaving smartly—by diversifying and holding for long periods.

But let's not get too smug. Consider that more than half the population is being left out, and if the stock market is really our ticket to retirement bliss, that must change. Individual Social Security accounts that let taxpayers direct part of their payments into stocks would be a start.

The study, conducted jointly by the Securities Industry Association and Investment Company Institute, a pair of trade groups, reveals other shortcomings as well. For example, investors make way more trades outside their employer-sponsored retirement plan than inside. That's way bad. The typical employer plan is tax-deferred, so trades aren't taxable events. Not true in most other types of accounts.

Some other observations:

► The median stock holding for those under 35 is \$11,900; for those age 64 or older, \$62,500. That infers abysmal yearly growth of about 5% and no additional savings over decades. Three possible explanations: today's young are saving more, pre-retirees are spendthrifts, or the elder set is shifting to conservative investments too early. My hunch is it's the latter, and that's

one way to come up short in the end. ► In employer retirement plans, the typical account has 61% in stocks. Most people should have at least 70% of their long-term savings in stocks—up to 85% if you are under age 50. If you're in good health, wait at least until age 65 to scale back. With a life ex-



STOCKS AS PERCENTAGE of household financial assets are higher than ever before

pectancy into the 80s, you have lots of time. ► Nearly half of all stockholders are baby boomers, the oldest of whom are just 11 years from retirement age. We're getting perilously close to the day when boomers will slow or, gads, reverse their stock purchases. When that day comes, I believe the market will enter a long period of subpar returns.

Finally, 64% of stockholders rely on advisers to tell them when to hold and when to fold—anathema to the do-it-yourself mind-set that in recent years has made online investing hotter than Martha Stewart's IPO.

That's a bigger number than I would have figured, but it squares with another ICI study several weeks ago that shows that 77% of stock-fund holders buy and sell through some sort of advice filter. Individuals now have enough wealth at stake so that it seems they are less inclined to go it alone. That may mean Merrill Lynch, down 30% from its high last April, is a better bargain than E-Trade, down 68%. Merrill is in the advice biz, which may have value after all, especially if the market continues to churn. ■

See time.com/personal for more on the SIA-ICI study. Dan's e-mail: kadlec@time.com. He's on CNNfn Tuesdays at 11:30 a.m. E.T.

IN BRIEF

CHIP IN FOR BLUE CHIPS Can't afford \$125 for a share of GE? Buy it on the installment plan. Starting in mid-November, even the smallest investors will be able to buy partial shares of some 300 heavily traded stocks on Sharebuilder.com. With no minimum required to open an account or make a trade, this site is geared for beginners—i.e., mutual-fund investors curious about stock picking or kids just cracking open their piggy banks—and charges only \$2 a purchase (\$1 for kids) and \$20 a sale.



XXX RATED The insurance industry has been crying wolf for years, claiming long-term life-insurance rates may double come January if companies have to maintain larger cash reserves as mandated by the National Association of Insurance Commissioners. So far, states have balked at the stricter XXX rule (for the Roman numeral), and rates have fallen dramatically. This year 25 states are mulling a softer version. If enacted, XXX will mean higher- or shorter-term guarantees. Even if XXX fails, locking in today's cheap rates couldn't hurt.



PC FOR CHRISTMAS? MAYBE NOT Laptops may be hard to get this holiday season because of a liquid-crystal-display-panel shortage. Analysts say manufacturers will meet only 86% of demand this year, and you can expect longer wait lists for models with larger screens and higher resolution. The September quake in Taiwan threw off memory-chip production too. Rather than raising prices, some makers may end up giving less bang for your buck. Best advice: buy now or wait after Christmas. —By Julie Rawe

LAG TIME FOR LAPTOPS

Laptop	Delivery Time
Apple iBook G3	6-7 weeks
Dell Inspiron 7500	2-4 weeks
Compaq Presario 1800	2-3 weeks
IBM ThinkPad 390	1-3 weeks

"Thanks MFS"

"I grew up hearing about Massachusetts Investors Trust. My father purchased his shares in 1925. I inherited them in 1970, and these modest holdings have grown and have helped give me the financial security to live comfortably, to be generous with my children and grandchildren, and to be philanthropic."

Janice Sheldon Baumbach

Iowa City, IA
MFS investor since 1970



Janice's Portfolio

1 precious pug
9 prized rose bushes
3 canasta partners
\$295,429 in MFS'
Massachusetts Investors Trust

MFS® invented the mutual fund in 1924. Today, in celebration of the 75th anniversary of our first fund, Massachusetts Investors Trust, we're proud to share this excerpt from a letter we received from shareholder Janice Sheldon Baumbach. Imagine a world without mutual funds. Thanks to MFS, you don't have to. This testimonial may not be representative of the experience of other shareholders and is not indicative of future performance or success.

75 
YEARS
INVESTMENT MANAGEMENT
WE INVENTED THE MUTUAL FUND®

1-888-637-2888 www.mfs.com

A prospectus containing more complete information, including all charges and expenses, for any MFS product can be obtained from your financial consultant.

Read it carefully before you invest or send money. There is no guarantee a mutual fund will meet its investment objective.

Share price and return fluctuate with market conditions, and investors may experience a loss upon redemption.

©1999 MFS Fund Distributors, Inc., 500 Boylston Street, Boston, MA 02116



IAN K. SMITH, M.D.

Cell-Phone Scare

A TV show reignites an old controversy about a cancer danger. You can take some precautions

"CAN CELL PHONES CAUSE BRAIN CANCER?" THAT'S the question my editor asked me as I talked to him on my cellular phone while walking a Manhattan street last week. Looking around, I counted almost one in five people similarly engaged in conversations on their cell phones. ABC's TV newsmagazine, *20/20*, it seems, had just done a special report on the issue, once again fanning concerns that cell phones can cause cancer. He wanted to know what I thought.

People have long been concerned about the cancer-causing potential of microwaves, which at a distance are harmless, but when close to the head could be more worrisome. That's why the FCC regulates the amount that phones are allowed to emit, and why some exceeding those standards have been recalled.

Before I go on, though, I must divulge that I'm a medical correspondent for a rival television network, NBC, working for its New York City station. Still, I was startled by the possibility that ABC could have uncovered a smoking gun in a medical controversy that has been simmering unresolved for years. The program centered on the old allegations of George



DANGEROUS TALK? Cellular phones remain the focus of brain-cancer fears

Carlo, the former director of a \$25 million research effort begun by the cellular-phone industry to investigate the health effects of the low-level microwave emissions.

After spending six years and millions of dollars, Carlo produced only an inconclusive report offering no more than suspicions of health risks. Even so, *20/20* accepted it as medical fact. "We have direct evidence of possible harm from cellular phones," he told ABC's correspondent, who cast Carlo as an ultraethical scientist breaking ranks with his bosses because they wouldn't let him tell the truth.

"That's laughable," says Louis Slesin, editor of *Microwave News*, who has followed the flap since it broke in 1993. "When Carlo's research money ran out, they weren't going to fund more studies. Suddenly, he has this civic responsibility to

tell the 'truth' about findings that go against the interests of those who hired him."

The cell-phone industry, to be sure, isn't without fault here. Numerous animal studies hint at the potential of damage to human cells from the sort of radio waves that cell phones emit. At the very least, a \$200-billion-a-year industry ought to undertake further studies, if only for good public relations.

Cancer specialists, for their part, haven't neglected the issue. "Despite what this ABC show may have reported, there's no clear scientific evidence to date that cell phones are linked to brain cancer," says Dr. Lisa DeAngelis, a neuro-oncologist at Memorial Sloan-Kettering Cancer Center in New York City—a view, she adds, that will be reaffirmed in an upcoming study by her colleagues.

Meanwhile, if you're uneasy about using your cellular phone even in the absence of firm evidence that it's dangerous, here are some precautions: keep your conversations short, reserving longer chats for conventional phones; opt for a cell phone that directs the antenna away from the head; reduce cell-phone usage in buildings and cars, since that requires a stronger signal (or if you talk a lot from your car, install a phone with an external antenna); last, try a headset, with the phone strapped to your waist. This keeps the antenna away from your head—and that precious brain. ■

For more on cell phones, visit www.fda.gov and search "radiological health." You can also e-mail Dr. Ian at ianmedical.com

GOOD NEWS

AID FOR HEPATITIS

Here's a benefit from AIDS research that has little to do with the disease itself. A study finds that lamivudine, one of the three drugs in today's AIDS cocktails, is effective against hepatitis B. Both HIV and the hepatitis virus rely on similar enzymes to replicate, and lamivudine inhibits those enzymes. Taken once a day for a year, it restored normal blood counts and kept liver damage in check in about half the patients studied.

PROSTATE PROMISE The study is tiny—only 11 men participated—but the results are tantalizing. Using an experimental genetically engineered vaccine, doctors have been able to trick the body into attacking prostate cancer. The vaccine consists of a patient's own cancer cells culled from the surgically removed tumor. When injected, the body recognizes the cells in the vaccine—as well as any lingering cells from the tumor—as foreign invaders and launches an all-out immune-system attack. Promising, yes. But whether further tests pan out is yet to be seen.

BAD NEWS

GUT REACTION Sure, athletes look good while they work out, but they may not feel so great. A report suggests that up to 70% may experience stomach distress during exercise. Competitive runners are prone to lower-bowel problems like diarrhea, probably because blood rushes from the intestine to hardworking leg muscles. Weight lifters and cyclists, for their part, tend to suffer from heartburn. Why? Because tensing abdominal muscles or hunching over the handlebars can cause stomach acid to rise into the esophagus.

HEAD COUNT When a child experiences a severe blow to the head—in a car or bike accident, for instance—there may be an unexpected consequence: the onset of attention deficit-hyperactivity disorder. A small study shows that within a year of injury, 20% of kids develop the behavioral problem. Interestingly, researchers found that all the children with ADHD had developed lesions in the same area, deep in the right side of the brain.

—By Janice M. Horowitz

Sources—Good News: *Circulation* (10/99); *Cancer Research* (10/99); *Bad News: Radiology* (11/99); American College of Gastroenterology meeting



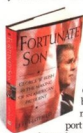
*Love seats and lamps by living.com,
family room design by Mimi Lampert, divorce attorney.*



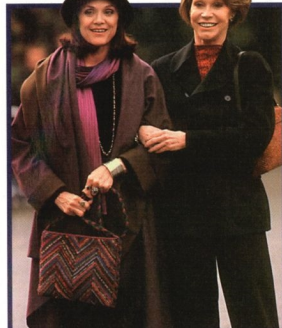
Home furnishings, accessories and almost everything else to express your personal vision for your home.
To find the items featured in this ad, visit our homepage at www.living.com or on AOL.

Bush Author Is Ambushed

James H. Hatfield has probably heard the adage, "Those who live in glass houses shouldn't throw stones." He aimed at G.O.P. presidential front runner **GEORGE W. BUSH**, but got his own façade shattered. In a new book, *Fortunate Son*, Hatfield claims Bush was arrested for cocaine possession in 1972 but his father, former President George Bush, orchestrated a cover-up. The Bushes adamantly denied the accusation. Hat-



field, it now seems, was doing some covering up of his own. St. Martin's Press recalled the book when a newspaper report revealed that the author is on parole after being convicted of trying to have his boss killed, a charge St. Martin's said it had confirmed. Hatfield initially maintained that he was being confused with someone of the same name, but then stopped commenting, on his lawyers' advice. Maybe he could write a memoir instead: *Unfortunate Con*.



NEXT, DATES WITH ROB PETRIE!

Back in 1995, **MARY TYLER MOORE** declared she was done with Mary Richards. "I decided that I was not going to play any more characters with whom I was totally familiar," she said. That was then. Two years ago, Moore and **VALERIE HARPER** tried to sell ABC on a sitcom reprising their *Mary Tyler Moore Show* characters. The network passed, but it green-lighted a movie, and last week Moore and Harper were in New York City filming *Mary & Rhoda*, which will air during the February sweeps. In the movie, Mary and Rhoda Morgenstern reunite two decades after leaving Minneapolis. They're single again, with Felicity-esque daughters. If viewers tune in, they may even get a regular slot. Go Mer!

Private Parts to Public Parting

It's bye-bye Booeey for the King of All Media and his Queen: lustful radio shock jock **HOWARD STERN** and his wife **ALISON** are separating after 21 years, ending one of the most curiously enduring of public marriages. Stern regularly used Alison as on-air fodder, moaning about their sex life—she'd been known to call up and rebut him—and once hurtfully joked about Alison's miscarriage. Yet through all the stripper interviews and hearty rounds of Butt Bongo, the professional lech vowed he was faithful to his wife, portrayed in his autobiography and 1997 movie *Private Parts* as a dedicated partner who gave as good as she got. The Sterns offered little detail about the "amicable" split. For America's top exhibitionist, it seems, some parts remain private.



HELP THESE FAMOUS FOLKS REACH A NEW FAN BASE



In today's celebrity-obsessed world, it may never be too early to start your children on learning their stars—and we're not talking astronomy. See if you (or the kids!) can match these celebrity children's authors and their new books! 1. **MARIO CUOMO**; 2. **MARIA SHRIVER**; 3. **DEBORAH NORVILLE**; 4. **BOB DYLAN**.

I DON'T WANT TO SLEEP TONIGHT (A)

PLOT: Reading inspires sweeter dreams than television

THE BLUE SPRUCE (B)

PLOT: A boy and his father try to save a dying spruce

MAN GAVE NAMES TO ALL THE ANIMALS (C)

PLOT: How Bear, Cow, Bull entered our vocabulary

WHAT'S HEAVEN? (D)

PLOT: A girl learns where dead loved ones go

Answers: 1. B; 2. D; 3. A; 4. C

Gabby, age 6,
debates the
merits of
Strawberry vs.
Blueberry.



You grow up eating Dannon.
It's smooth. It's creamy. You love
the taste. All that good stuff—
the calcium, the protein, the healthy
active cultures—just happens to
be there. And 6 feet, 3 inches later,
you just happen to be

Champion Volleyball Player Gabrielle Reece

Coincidence or Dannon?™



Mark Leyner

Don't Believe the Hype

Party night of the millennium? I think I'll just sit this one out

I DON'T GET IT. TO SIT AROUND IN A TUXEDO AND PLASTIC lei, a conical hat affixed to your head with an elastic chin strap, washing down fish eggs with carbonated white wine, as some glorified Bar Mitzvah band plays Public Enemy's *Don't Believe the Hype*, has always seemed to me a pretty lame way to spend the night.

Yet we remain perennially susceptible to New Year's Eve's specious allure, annually convinced that next year's shebang may somehow be different. And when it comes to the pathos of impossible expectations, there's never been anything like this: New Year's Eve Y2K.

The millennium, baby! The expectations for this year's gala are pathologically high. An apocalyptically giddy time is expected to be had. We seem to be demanding nothing less than a cosmic collision of the dimensionally traumatic trajectories of time and space in which, for one amazing instant, the entire universe becomes an unimaginably immense T.G.I. Friday's franchise.

Some of the more rococo NYE-Y2K fêtes I've seen advertised suggest a collaborative extravaganza mounted by Donald Trump and Emperor Bokassa:

Imagine Versailles ... 20,000 leagues under the sea!

Ring in the millennial New Year as you plumb the 11,275-meter-deep Mariana Trench in the opulently appointed luxury submarine The Jubilee 2000!

Lainie Kazan and Iggy Pop will serenade you with Auld Lang Syne as you and yours suck the last drops from your jero-boam of Roederer Cristal and giant tube worms and deep-sea shrimp (très joli!) caper about the volcanic sulfide chimneys outside your stateroom's bay windows!

There are signs, though, that the occasion may be collapsing, or at least sagging, under the weight of its own hyperbole. Many of New York City's trendiest eateries have decided to opt out entirely. Gramercy Tavern, Balthazar, Vong and Tabla, for instance, will all close for NYE-Y2K. And according to a poll conducted by National Family Opinion Research, a majority of Americans are planning to spend this New Year's Eve with their family at home.

I chalk some of this up to the Baby-Sitter Problem. Think about it. What kind of maladjusted, alienated, socially phobic loser would be available to baby-sit on the millennial New Year's Eve? Would you leave your kids with a misanthropic freak who can't scrounge up a date or a party invite on the biggest New Year's Eve of all time?

So maybe just sitting home and watching TV isn't such a bad idea. Perhaps we should leave this NYE-Y2K to panels of revel-

ing pundits discussing whether they're having fun yet. Or how about tuning in to some Extreme Reveling? *Jon Krakauer Presents: America's Most Dangerous Galas*. Experience, from the safety of your own La-Z-Boy, just how dangerous an unfurled noisemaker can be in a violent windstorm at 75° below zero.

For those who chafe at purely vicarious New Year's Eve thrills, may I suggest giving birth? We're talking first baby of the millennium! If you're not due but are somewhere in the ballpark of viability, get a C-section. It shows a hell of a lot of moxie to be lying split open on an operating table on a night when the hospital's monitoring equipment will probably shut down thanks to the Y2K computer crash, while you're at the mercy of a skeleton crew of probationary

interns who are so low in the hospital pecking order that they're working the millennial New Year's Eve shift.

But if the rest of us want to salvage this upcoming New Year's Eve from a monumental letdown, we need to recognize its true ritualistic function. New Year's Eve—and NYE-Y2K beyond any other—is not a celebration of the future. It's an elegy for the past.

As I sit here, on the brink of the fin de millennium, I'm already misty-eyed with nostalgia. I'll miss the 20th century. I really liked it. I liked the abstract art, the 12-tone music, the absurdist theater, the austere furniture, the Manichaean bipolar geopolitics. And so, given my longing for an irretrievable past, I think insularity and exile are the ambient notes to strive for this year, as opposed to your mindless, self-annulling, Leni Riefenstahl-style euphoria. Here's my provisional itinerary:

9 p.m.-11:44 p.m. Drink Scotch and watch several Jean-Luc Godard films from his unwatchable Maoist period.

11:45 p.m.-11:48 p.m. Read Su Tung-po poem *New Year's Eve: Spending the Night Outside Chang-chou City* (1073). "No one here speaks my dialect: I long for home ... I thank the flickering torch that doesn't refuse to keep me company on a lonely boat through the night."

11:49 p.m.-12:01 a.m. Lie down on my bed, close my eyes and imagine Times Square, desolate save for Vladimir and Estragon, the stammering tramps of *Waiting for Godot* ... waiting for the millennium that never comes. And the famous ball—by dint of Zeno's paradox—falls but never reaches its destination. It's an infinitely deferred climax, a perpetually peaking party, an existential rave.

Would it be too modernist of me—too retro—to wish that for just this one fleeting moment between millenniums, Samuel Beckett could be my Dick Clark?



Only knows book if it was made into movie.	.....	Knows and shops millions of titles.
Last job was installing mufflers.	.....	Career shopper.
Thinks Steinbeck is a piano.	.....	Appreciates classics and best-sellers.
If he's on break, you're out of luck.	.....	Won't rest until you're satisfied.
Searches a four-foot bookshelf.	.....	Scours hundreds of bookstores.
Doesn't like books with too many words.	.....	Evelyn Wood® Institute of Speed Reading grad.



From cookbooks to audio books to comic books, Simon scours the Web to find the best deals on all the books you want to buy. You may not be able to judge a book by its cover, but at mySimon.com, you can instantly compare books by shipping costs, delivery time, and availability from hundreds of online stores. All from one convenient place.

mySimon.com
Shopping beyond compare.

*Dependability based on longevity: 1981-1998 full-line light-duty truck company registrations. Excludes other GM divisions. Chevrolet and Blazer are registered trademarks and Chevy is a trademark of the GM Corp. ©1999 GM Corp. Buckle up, America! Call 1-800-950-0540.



A little security in an insecure world.

The Chevy Blazer has automatic composite halogen headlamps and daytime running lamps. Among other things, it also has optional foglamps. Chevrolet, the most dependable, longest-lasting trucks on the road.* www.chevrolet.com

BLAZER



LIKE A ROCK